

THE
COMMERCIAL CLUB
OF CHICAGO

YEAR BOOK
1921-1922






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The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

Year-Book
1921-22

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TECHNOLOGY LIBRARY
CHICAGO, ILLINOIS

PUBLISHED BY
THE EXECUTIVE COMMITTEE
1922

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YEARLI

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Articles of Association
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

THE COMMERCIAL CLUB OF CHICAGO

ARTICLES OF ASSOCIATION

THE COMMERCIAL CLUB, organized December 27, 1877, and THE MERCHANTS CLUB OF CHICAGO, organized December 11, 1896, more efficiently to advance the public welfare and the commercial interests of Chicago by co-operative effort, social intercourse, and a free interchange of views, were united February 11, 1907, under the name of THE COMMERCIAL CLUB OF CHICAGO.

Its Articles of Association are as follows:

ARTICLE I.

MEMBERS.

1. The membership shall be of four classes: Active, Associate, Non-resident and Retired.

2. Active Members are responsible for the varied undertakings of the Club and will accept, within reasonable limitations, the assignment of work by the Executive Committee to advance the Club's interests. They shall be not more than fifty-five years old at the time of their election; and their number shall not exceed ninety men, except that, during the Club years 1910, 1911 and 1912, new members may be elected equal in number to one-half of the vacancies occurring during such Club years; the Club year being from the installation of officers at the annual meeting to the installation of their successors.

3. An Associate Member shall have the same rights and duties as an Active Member, except that he shall not be obliged to serve as an officer or required to do active work

for the Club save under special circumstances, and that he shall not be fined for absence from Club meetings. Active members elected after April 13, 1912, shall, upon reaching the age of sixty-five years, automatically become Associate Members, but any Active Member, after ten years' membership, may, at his written request and by the unanimous vote of the Executive Committee, become an Associate Member.

4. Any Active or Associate Member who has permanently removed from Chicago may, upon application to the Executive Committee, and with its approval, become a Non-resident Member.

5. Non-resident and Retired Members shall have the privilege of attending all meetings of the Club, but shall not be entitled to vote.

6. The present Retired Membership shall not be increased except by transfer, upon their request, of charter members of The Commercial Club.

7. *Election of Active Members.* The Secretary shall notify the members whenever a vacancy in the Active Membership occurs. Thereupon, any member may, by a written recommendation to the Executive Committee, nominate a person for membership. If the Executive Committee unanimously approve such a nomination, the Secretary shall so state, in a notice sent out at least two weeks previous to the meeting at which such candidate will be voted upon, and a ballot bearing the candidate's name, with the words "Accepted" and "Postponed" printed thereafter, shall be sent with such notice. The members should promptly communicate, to some member of the Executive Committee, such knowledge as they have touching the fitness or unfitness of the nominee. This information shall be held in the strictest confidence. At the next meeting of the Club, if the Executive Committee still unanimously approve the nominee, secret vote shall be had by marking

ARTICLES OF ASSOCIATION

the printed ballot. Three ballots, marked "Postponed," shall defer the admission of such nominee. Only one candidate at a time shall be approved by the Executive Committee or submitted for election.

8. In the approval of candidates regard shall be had, so far as practicable, to the branches of business in which they are engaged, so that the various commercial interests of the City shall be fairly represented in the membership.

9. Each Active and Associate Member shall pay, by November 1st, annual dues of seventy-five dollars, which shall cover the cost of dinner at regular meetings. Non-resident and Retired Members shall not be required to pay dues, but only an assessment for each dinner which they attend or which they notify the Secretary that they will attend.

The Executive Committee may drop from the roll any member who, after due notification of dues, fails to pay them within thirty days.

ARTICLE II.

OFFICERS AND COMMITTEES.

1. The Officers shall be a President, a Vice-President, a Secretary and a Treasurer. An Executive Committee of ten members shall have general control of the affairs of the Club. It shall consist of the four officers, the Secretary of the preceding year if a new Secretary is elected, the Chairman of the Reception Committee, and four other members, or five other members if the Secretary of the preceding year is re-elected.

2. At the April meeting the officers and the Reception Committee shall be elected to serve for one year, and two of the four elective members of the Executive Committee shall be elected to serve for two years, and until their respective successors are elected and qualify. If the Secretary of the

preceding year is re-elected, a fifth elective member of the Executive Committee shall be elected to serve for one year.

3. The President—or, in his absence, the Vice-President—shall preside at all meetings of the Club and of the Executive Committee.

4. The Secretary shall make and preserve complete records of all meetings of the Club and of the Executive Committee, keep all its books and papers, and perform such other duties as may be required by the Club or by the Executive Committee. He shall also prepare the Year-Book, in which shall be printed the list of officers, committees and meetings since April, 1907. In all Club publications the names of The Commercial Club and The Merchants Club should appear, with the dates of their organizations and the date of their union.

5. The Treasurer shall receive and keep the funds of the Club, and shall disburse the same, subject to the supervision of the Executive Committee, and shall keep an accurate record thereof. He shall make a full financial report at the annual April meeting. His books shall be open at all times to the inspection of the Executive Committee and of an Examiner, whom the Executive Committee should appoint before the April meeting, to audit the same.

6. The Executive Committee shall have power, by the unanimous vote of the entire Committee, to discipline or expel any Club member whenever in its judgment such action is advisable.

7. A Reception Committee, consisting of a Chairman (who shall be *ex officio* a member of the Executive Committee) and four members, shall be elected annually at the April meeting. Its duties shall be to assist in the entertainment of the Club's guests and its new members, and to act in a general way as the hosts of the Club, subject to the direction of the Executive Committee.

ARTICLES OF ASSOCIATION

8. The President, with the advice and approval of the Executive Committee, shall select a Nominating Committee of five members and announce their names at the regular March meeting. Such committee shall recommend a list of candidates for the various offices and elective committees, and file the same with the Secretary at least twenty days before the April meeting. The Secretary shall mail such list to each member at least two weeks before the April meeting for the annual election.

ARTICLE III.

MEETINGS.

1. The Club shall hold regular monthly meetings on the second Friday in each month, beginning in November and ending in April. The Executive Committee shall select place of each meeting, and may, in its discretion, change the date of any meeting or omit any meeting, or call special meetings at any time.

2. The Secretary shall mail to each member notice of each meeting at least five days before its date. The notice shall state specifically if any nominee for membership is to be voted upon at such meeting and any other business that is to be transacted. At any regular or special meeting at which thirty Active Members are present any business of the Club may be transacted.

3. The regular meetings of the Club shall take precedence of all social engagements. Written notice of inability to attend a regular meeting, with the reason therefor, shall be sent to the Secretary so as to reach him by the morning of the day of such regular meeting. Any member failing to give such notice, or whose reason for non-attendance is unsatisfactory to the Executive Committee, shall be fined ten dollars. Any Active Member absenting himself from three consecutive regular meet-

ings of the Club without sending to the Secretary an explanation satisfactory to the Executive Committee shall be considered as having withdrawn from membership, and his name shall be stricken from the rolls by the Executive Committee.

ARTICLE IV.

GUESTS.

With the permission of the Executive Committee, expressed in the notice of the meeting, any member may invite the number of guests specified in the notice; but no person shall be a guest of the same member at more than two dinners during the Club year.

ARTICLE V.

AMENDMENTS.

These articles may be altered or amended at any meeting by a majority vote of the Active and Associate Members present, provided that notice of each proposed amendment was given at a prior meeting and was stated in the notice of the meeting at which the amendment is to be voted upon.

Officers and Committees
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

OFFICERS AND COMMITTEES OF THE COMMERCIAL CLUB OF CHICAGO

1922-1923

<i>President</i>	. . . . .	Bernard E. Sunny
<i>Vice-President</i>	. . . . .	Donald R. McLennan
<i>Secretary</i>	. . . . .	Joseph M. Cudahy
<i>Treasurer</i>	. . . . .	Joseph E. Otis

EXECUTIVE COMMITTEE

Bernard E. Sunny
Donald R. McLennan
Joseph M. Cudahy
Joseph E. Otis

Sewell L. Avery	George E. Scott
Samuel M. Felton	John W. Scott
Victor F. Lawson	Thomas E. Wilson

RECEPTION COMMITTEE

George E. Scott, Chairman	
Eugene J. Buffington	Albert W. Harris
Benjamin Carpenter	James Simpson

COMMITTEE ON PLAN OF CHICAGO

Leonard A. Busby, Chairman	
Alex Legge, Vice-Chairman	
Eugene J. Buffington	Clarence S. Pellet
Rufus C. Dawes	Harrison B. Riley
Louis A. Ferguson	Charles L. Strobel
C. H. Markham	Charles H. Thorne
Frank O. Wetmore	

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON AMERICAN MERCHANT MARINE

James O. Heyworth, Chairman

Frederic W. Upham, Vice-Chairman

H. M. Byllesby

Charles Piez

Edward F. Carry

James Simpson

Robert P. Lamont

Robert W. Stewart

Cyrus H. McCormick

H. A. Wheeler

COMMITTEE ON COMMUNITY CHEST

Walter H. Wilson, Chairman

Edward F. Carry

John W. Scott

E. D. Hulbert

Julius Rosenwald

George E. Scott

T. W. Robinson

COMMITTEE ON FORT SHERIDAN AND GREAT LAKES NAVAL TRAINING STATION

John T. Pirie, Chairman

Charles G. Dawes

E. D. Hulbert

H. M. Byllesby

E. N. Hurley

Ezra J. Warner

A. A. Sprague

COMMITTEE ON PLAN ON REVISION OF THE CONSTITUTION AND LEGISLATION

Silas H. Strawn, Chairman

Edgar A. Bancroft

Alexander H. Revell

Rufus C. Dawes

Harrison B. Riley

Hale Holden

Frederic W. Upham

Walter H. Wilson

COMMITTEE ON EDUCATIONAL INSTITUTIONS

Rufus C. Dawes, Chairman

Joy Morton

Solomon A. Smith

Martin A. Ryerson

Ezra J. Warner

William P. Sidley

Oliver T. Wilson

OFFICERS AND COMMITTEES

1921-1922

<i>President</i>	. . . . .	Samuel Insull
<i>Vice-President</i>	. . . . .	John G. Shedd
<i>Secretary</i>	. . . . .	Sewell L. Avery
<i>Treasurer</i>	. . . . .	Ezra J. Warner

EXECUTIVE COMMITTEE

Samuel Insull
John G. Shedd
Sewell L. Avery
Ezra J. Warner

Albert B. Dick	Alex Legge
Robert P. Lamont	John W. Scott
Victor F. Lawson	John Stuart

RECEPTION COMMITTEE

Albert B. Dick, Chairman

William E. Clow	Robert W. Stewart
George E. Scott	Harry A. Wheeler

COMMITTEE ON AMERICANIZATION

Major A. A. Sprague II, Chairman

Edgar A. Bancroft	George M. Reynolds
Eugene J. Buffington	Julius Rosenwald
Bernard A. Eckhart	John G. Shedd
Stanley Field	Robert W. Stewart
Victor F. Lawson	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

COMMITTEE ON AMERICAN MERCHANT MARINE

Edward N. Hurley, Chairman

James O. Heyworth, Vice-Chairman

Edward F. Carry	Theodore W. Robinson
Alex Legge	James Simpson
Cyrus H. McCormick	Edward F. Swift
Charles Piez	Robert J. Thorne

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON CLUB PORTRAITS AND HISTORY

John J. Glessner, Chairman

Ernest A. Hamill

Allen B. Pond

Hugh J. McBirney

Louis A. Seeberger

COMMITTEE ON COMMUNITY SERVICE

Henry H. Porter, Chairman

George E. Scott, Vice-Chairman

Richard C. Hall

Major A. A. Sprague II

John J. Mitchell

Walter B. Smith

Joseph E. Otis

Robert J. Thorne

COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

John T. Pirie, Chairman

Albert B. Dick, Vice-Chairman

H. M. Byllesby

Clayton Mark

Augustus A. Carpenter

Donald R. McLennan

Edmund D. Hulbert

Ezra J. Warner

COMMITTEE ON MILITARY AFFAIRS

Frank O. Wetmore, Chairman

Thomas E. Wilson, Vice-Chairman

Gen. Charles G. Dawes

Alexander H. Revell

James O. Heyworth

John W. Scott

Howard Elting

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John V. Farwell, Vice-Chairman

Alfred L. Baker

Charles L. Hutchinson

Benjamin Carpenter

Joy Morton

Clyde M. Carr

Martin A. Ryerson

Alfred Cowles

Charles H. Wacker

David R. Forgan

Howard Elting

OFFICERS AND COMMITTEES

COMMITTEE ON REVISION OF THE CONSTITUTION AND LEGISLATION

Thomas E. Donnelley, Chairman

Silas H. Strawn, Vice-Chairman

Edgar A. Bancroft

Rollin A. Keyes

Rufus C. Dawes

Harrison B. Riley

Albert W. Harris

Frederic W. Upham

Hale Holden

Walter H. Wilson

COMMITTEE ON SAFETY COUNCIL

Harold F. McCormick, Chairman

William E. Clow, Vice-Chairman

Leonard A. Busby

Hiram R. McCullough

William J. Chalmers

Mark Morton

Richard T. Crane, Jr.

Clarence S. Pellet

Joseph M. Cudahy

Charles H. Thorne

Arthur Meeker

John E. Wilder

THE COMMERCIAL CLUB OF CHICAGO

1920-1921

<i>President</i>	Howard Elting
<i>Vice-President</i>	James O. Heyworth
<i>Secretary</i>	Sewell L. Avery
<i>Treasurer</i>	Solomon A. Smith

EXECUTIVE COMMITTEE

Howard Elting
James O. Heyworth
Sewell L. Avery
Solomon A. Smith

Rufus C. Dawes	John Stuart
Robert P. Lamont	Oliver T. Wilson
Alex Legge	Wallace C. Winter

RECEPTION COMMITTEE

Wallace C. Winter, Chairman

Edward F. Carry	Samuel M. Felton
Francis C. Farwell	Edward N. Hurley

COMMITTEE ON AMERICANIZATION

Albert A. Sprague II, Chairman

Edgar A. Bancroft	George M. Reynolds
Eugene J. Buffington	Julius Rosenwald
Bernard A. Eckhart	John G. Shedd
Stanley Field	Robert W. Stewart
Victor F. Lawson	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

COMMITTEE ON AMERICAN MERCHANT MARINE

Edward N. Hurley, Chairman

James O. Heyworth, Vice-Chairman

Edward F. Carry	Theodore W. Robinson
Alex Legge	James Simpson
Cyrus H. McCormick	Edward F. Swift
Charles Piez	Robert J. Thorne

OFFICERS AND COMMITTEES

COMMITTEE ON CLUB PORTRAITS AND HISTORY

John J. Glessner, Chairman

Ernest A. Hamill

Allen B. Pond

Hugh J. McBirney

Louis A. Seeberger

COMMITTEE ON COMMUNITY SERVICE

Henry H. Porter, Chairman

George E. Scott, Vice-Chairman

Richard C. Hall

Albert A. Sprague II

John J. Mitchell

Walter B. Smith

Joseph E. Otis

Robert J. Thorne

COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

John T. Pirie, Chairman

Albert B. Dick, Vice-Chairman

H. M. Byllesby

Clayton Mark

Augustus A. Carpenter

Donald R. McLennan

Edmund D. Hulbert

Ezra J. Warner

COMMITTEE ON MILITARY AFFAIRS

Frank O. Wetmore, Chairman

Thomas E. Wilson, Vice-Chairman

Charles G. Dawes

John W. Scott

James O. Heyworth

Howard Elting

Alexander H. Revell

ex officio

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John V. Farwell, Vice-Chairman

Alfred L. Baker

Charles L. Hutchinson

Benjamin Carpenter

Joy Morton

Clyde M. Carr

Martin A. Ryerson

Alfred Cowles

Charles H. Wacker

David R. Forgan

Howard Elting,

ex officio

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON REVISION OF THE CONSTITUTION AND LEGISLATION

Thomas E. Donnelley, Chairman

Silas H. Strawn, Vice-Chairman

Edgar A. Bancroft

Rollin A. Keyes

Rufus C. Dawes

Harrison B. Riley

Albert W. Harris

Frederic W. Upham

Hale Holden

Walter H. Wilson

COMMITTEE ON SAFETY COUNCIL

Harold F. McCormick, Chairman

William E. Clow, Vice-Chairman

Leonard A. Busby

Hiram R. McCullough

William J. Chalmers

Mark Morton

Richard T. Crane, Jr.

Clarence S. Pellet

Joseph M. Cudahy

Charles H. Thorne

Arthur Meeker

John E. Wilder

Membership
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

ACTIVE MEMBERS

- 1917 Sewell L. Avery
President United States Gypsum Co.
- 1899 Alfred L. Baker
Alfred L. Baker & Co.
- 1898 Edgar A. Bancroft
Scott, Bancroft, Martin & MacLeish — R. V. Law
- 1902 Eugene J. Buffington
President Illinois Steel Co.
- 1918 Leonard A. Busby
President Chicago City Railway Co.
- 1913 H. M. Byllesby
President H. M. Byllesby & Co.
- 1914 Augustus A. Carpenter
Vice-President Ayer & Lord Tie Co.
- 1896 Benjamin Carpenter
President Geo. B. Carpenter & Co.
- 1904 Edward F. Carry
President Pullman Company
- 1901 William E. Clow
President James B. Clow & Sons
- 1898 Alfred Cowles
332 South La Salle Street
- 1915 Richard T. Crane, Jr.
President Crane Company
- 1914 Joseph M. Cudahy
First Vice-President Sinclair Oil & Refining Corporation
- 1921 Frank S. Cunningham
President Butler Brothers.
- 1902 Charles G. Dawes
Chairman Board of Directors Central Trust Company of Illinois
- 1915 Rufus C. Dawes
Public Utilities
- 1911 Albert B. Dick
President A. B. Dick Co.
- 1902 Thomas E. Donnelley
President R. R. Donnelley & Sons Co.
- 1898 Bernard A. Eckhart
President B. A. Eckhart Milling Co.

THE COMMERCIAL CLUB OF CHICAGO

- 1913 **Howard Elting**
President Heath & Milligan Mfg. Co.
- 1902 **Francis C. Farwell**
Treasurer John V. Farwell Co.
- 1896 **John V. Farwell**
President John V. Farwell Co.
- 1906 **Samuel M. Felton**
President Chicago Great Western R. R. Co.
- 1906 **Stanley Field**
Capitalist
- 1902 **David R. Forgan**
President National City Bank of Chicago
- 1884 **John J. Glessner**
Vice-President International Harvester Co.
- 1897 **Ernest A. Hamill**
Chairman Board of Directors Corn Exchange National Bank
- 1916 **Albert W. Harris**
President Harris Trust & Savings Bank
- 1914 **James O. Heyworth**
M. Am. Soc. C. E., General Contractor
- 1915 **Hale Holden**
President Chicago, Burlington & Quincy R. R. Co.
- 1913 **Edmund D. Hulbert**
President Merchants Loan & Trust Co.
President Illinois Trust & Savings Bank.
President Corn Exchange National Bank.
- 1917 **Edward N. Hurley**
Manufacturer
- 1882 **Charles L. Hutchinson**
Vice-President Corn Exchange National Bank
- 1915 **Robert P. Lamont**
President American Steel Foundries
- 1899 **Victor F. Lawson**
President The Chicago Daily News Co.
- 1919 **Alex. Legge**
President International Harvester Co.
- 1897 **Hugh J. McBirney**
Assistant Manager National Lead Co.
- 1885 **Cyrus H. McCormick**
Chairman Board of Directors International Harvester Co.
- 1898 **Harold F. McCormick**
International Harvester Co.
- 1904 **Medill McCormick**
1116 Century Building

ACTIVE MEMBERS

- 1922 **John T. McCutcheon**
Chicago Tribune
- 1916 **Donald R. McLennan**
Marsh & McLennan
- 1901 **Clayton Mark**
Vice-President National Malleable Castings Co.
- 1912 **Charles H. Markham**
President Illinois Central Railroad Company
- 1896 **Arthur Meeker**
Vice-President Armour & Co.
- 1901 **George Merryweather**
Highland Park, Ill.
- 1901 **Joy Morton**
Joy Morton & Co.
- 1906 **Mark Morton**
President Western Cold Storage Co.
- 1904 **Joseph E. Otis**
President Central Trust Company of Illinois.
- 1914 **Clarence S. Pellet**
Fire Insurance
- 1917 **Charles Piez**
President and Treasurer Link Belt Company
- 1914 **John T. Pirie**
Carson, Pirie, Scott & Co.
- 1913 **H. H. Porter**
1005 First National Bank Building
- 1922 **Frederick H. Rawson**
President Union Trust Co.
- 1896 **Alexander H. Revell**
President Alexander H. Revell & Co.
- 1910 **George M. Reynolds**
Chairman Board of Directors The Continental and Commercial
National Bank of Chicago
- 1912 **Harrison B. Riley**
President Chicago Title and Trust Co.
- 1903 **Theodore W. Robinson**
First Vice-President Illinois Steel Co.
- 1910 **Julius Rosenwald**
President Sears, Roebuck & Co.
- 1922 **Charles H. Schweppe**
Lee Higginson & Co.
- 1920 **George E. Scott**
Vice-President American Steel Foundries.
- 1905 **John W. Scott**
Carson, Pirie, Scott & Co.

THE COMMERCIAL CLUB OF CHICAGO

- 1896 **Louis A. Seeberger**
Louis A. Seeberger & Co.
- 1897 **John G. Shedd**
President Marshall Field & Co.
- 1922 **William P. Sidley**
Vice-President Western Electric Co.
- 1915 **James Simpson**
Vice-President Marshall Field & Co.
- 1915 **Solomon A. Smith**
President The Northern Trust Company
- 1904 **Walter B. Smith**
50 South La Salle Street
- 1903 **Albert A. Sprague II**
Vice-President Sprague, Warner & Co.
- 1919 **Robert W. Stewart**
Chairman Board of Directors Standard Oil Company of Indiana
- 1920 **Silas H. Strawn**
38 South Dearborn Street
- 1919 **John Stuart**
President Quaker Oats Co.
- 1906 **Edward F. Swift**
Vice-President Swift & Co.
- 1902 **Charles H. Thorne**
- 1917 **Robert J. Thorne**
- 1899 **Frederic W. Upham**
President Consumers Company
- 1897 **Charles H. Wacker**
Real Estate
- 1915 **Ezra J. Warner**
President Sprague, Warner & Co.
- 1916 **Frank O. Wetmore**
President First National Bank of Chicago
- 1912 **Harry A. Wheeler**
Vice-President Union Trust Co.
- 1905 **John E. Wilder**
President Wilder & Co.
- 1916 **Oliver T. Wilson**
Wilson Brothers
- 1919 **Thomas E. Wilson**
President Wilson & Co.
- 1896 **Walter H. Wilson**
Walter H. Wilson & Co.
- 1918 **Wallace C. Winter**
Broker—Farnum, Winter & Co.

ASSOCIATE MEMBERS

ASSOCIATE MEMBERS

- 1899 Arthur T. Aldis
Real Estate
- 1901 J. Ogden Armour
President Armour & Co.
- 1889 Edward E. Ayer
Chairman Board of Directors Ayer & Lord Tie Co.
- 1882 Adolphus C. Bartlett
Chairman Board of Directors Hibbard, Spencer, Bartlett & Co.
- 1901 William L. Brown
President Pickands, Brown & Co.
- 1896 Edward B. Butler
Chairman Board of Directors Butler Brothers
- 1906 Clyde M. Carr
President Joseph T. Ryerson & Son
- 1894 William J. Chalmers
Manufacturer
- 1899 Rensselaer W. Cox
President Pioneer Cooperage Co.
- 1904 J. J. Dau
Chairman Board of Directors Reid, Murdoch & Co.
- 1897 Albert T. Earling
- 1899 Louis A. Ferguson
Vice-President Commonwealth Edison Co.
- 1902 James B. Forgan
Chairman Board of Directors First National Bank of Chicago
- 1878 Marvin Hughitt
Chairman Board of Directors Chicago & North Western Railway Co.
- 1900 Charles H. Hulburd
President Elgin National Watch Co.
- 1899 Samuel Insull
President Commonwealth Edison Co.
- 1898 David B. Jones
President Mineral Point Zinc Co.
- 1900 Chauncey Keep
- 1896 Rollin A. Keyes
President Franklin MacVeagh & Co.

THE COMMERCIAL CLUB OF CHICAGO

- 1897 Alexander A. McCormick
- 1899 Hiram R. McCullough
Vice-President Chicago & North Western Railway Co.
- 1896 John J. Mitchell
Chairman Board of Directors Illinois Trust and Savings Bank
Chairman Board of Directors Merchants Loan & Trust Co.
- 1888 Martin A. Ryerson
134 So. La Salle St.
- 1899 John A. Spoor
Chairman Board of Directors Union Stock Yards and Transit Co.
- 1896 Charles L. Strobel
President Strobel Steel Construction Co.
- 1900 Bernard E. Sunny
Chairman Board of Directors Illinois Bell Telephone Co.
- 1901 Louis F. Swift
President Swift & Co.

NON-RESIDENT MEMBERS

- | | |
|---|---|
| <p>1896 Nelson P. Bigelow
Bigelow, Arkansas</p> <p>1896 Richard M. Bissell
Hartford</p> <p>1895 Robert C. Clowry
New York</p> <p>1902 Charles R. Crane
New York</p> <p>1902 Frederic A. Delano
Washington, D. C.</p> <p>1880 Lyman J. Gage
Point Loma, Cal.</p> <p>1902 John F. Harris
New York</p> <p>1898 Charles H. Hodges
Detroit</p> <p>1902 Edward D. Kenna
New York</p> <p>1896 William Kent
Kentfield, Cal.</p> | <p>1880 The Right Hon.
Lord Leith of Fyvie
Scotland</p> <p>1898 Robert T. Lincoln
Washington, D. C.</p> <p>1878 Franklin MacVeagh
Washington, D. C.</p> <p>1896 John R. Morron
New York</p> <p>1902 Charles D. Norton
New York</p> <p>1902 Frank B. Noyes
Washington, D. C.</p> <p>1902 Edwin A. Potter
New York</p> <p>1899 James Gamble
Rogers
New York</p> <p>1896 H. Gordon Selfridge
London</p> <p>1894 Melville E. Stone
New York</p> |
|---|---|

DECEASED MEMBERS

DECEASED MEMBERS

Solomon Albert Smith	November, 1879
Edward Swan Stickney	March, 1880
James Monroe Walker	January, 1881
Richard C. Meldrum	April, 1881
George Armour	June, 1881
John Clark Coonley	October, 1882
Charles Palmer Kellogg	April, 1883
Anson Stager	March, 1885
John Winkinson McGenniss	May, 1885
George Clinton Clarke	April, 1887
Martin Ryerson	September, 1887
John Crerar	October, 1889
William Emerson Strong	April, 1891
Uri Balcom	November, 1893
John Burroughs Drake	November, 1895
Charles Mather Henderson	January, 1896
Edson Keith	November, 1896
James Wheeler Oakley	January, 1897
Henry Baldwin Stone	July, 1897
George Mortimer Pullman	October, 1897
Louis Wampold	February, 1898
Henry William King	April, 1898
John DeKoven	April, 1898
William Charles Dustin Grannis	August, 1898
Robert Alexander Waller	February, 1899
George Walker Meeker	April, 1899
Charles Fargo	October, 1900
Philip Danforth Armour	January, 1901
John Wesley Doane	March, 1901
Alexander Caldwell McClurg	April, 1901
John Spragins Hannah	July, 1901
Anthony Frederick Seeberger	July, 1901
John James Janes	August, 1901

THE COMMERCIAL CLUB OF CHICAGO

Dunlap Smith	December, 1901
Nathaniel Kellogg Fairbank	March, 1903
Charles Benjamin Farwell	September, 1903
William Taylor Baker	October, 1903
William Gold Hibbard	October, 1903
Elias Taylor Watkins	December, 1903
Christoph Hotz	January, 1904
Hermon Beardsley Butler	February, 1904
Eugene Cary	March, 1904
Levi Zeigler Leiter	June, 1904
George Clarke Walker	April, 1905
Elbridge Gerry Keith	May, 1905
Graeme Stewart	June, 1905
Rockwell King	July, 1905
William Chisholm	December, 1905
Marshall Field	January, 1906
William Rainey Harper	January, 1906
Peter Schuttler	September, 1906
James Herron Eckels	April, 1907
Orrin Woodward Potter	May, 1907
John M. Durand	November, 1907
Francis Bolles Peabody	January, 1908
Andrew Brown	August, 1908
Leslie Carter	September, 1908
Charles Frederick Kimball	January, 1909
Otho S. A. Sprague	February, 1909
Charles Leffingwell Bartlett	March, 1909
Turlington W. Harvey	September, 1909
Thomas Murdoch	December, 1909
Henry Homes Porter	March, 1910
Erskine Mason Phelps	May, 1910
James Lawrence Houghteling	July, 1910
Paul Morton	January, 1911
Joseph Tilton Bowen	March, 1911
Augustus Alvord Carpenter	September, 1911

THE COMMERCIAL CLUB OF CHICAGO

Robert Mather	October, 1911
Richard T. Crane	January, 1912
John W. G. Cofran	January, 1912
Frederick Greeley	January, 1912
James T. Harahan	January, 1912
Daniel H. Burnham	June, 1912
Arthur D. Wheeler	August, 1912
Thies J. Lefens	April, 1913
Clarence Buckingham	August, 1913
Eliphalet W. Blatchford	January, 1914
Byron L. Smith	March, 1914
Franklin H. Head	June, 1914
William S. Warren	August, 1914
Darius Miller	August, 1914
Albert Arnold Sprague	January, 1915
Norman B. Ream	February, 1915
William H. Rand	June, 1915
Edwin G. Foreman	August, 1915
Charles H. Conover	November, 1915
Charles R. Corwith	December, 1915
Henry Baird Favill	February, 1916
Enos M. Barton	May, 1916
William A. Gardner	May, 1916
Murry Nelson	January, 1917
Edward A. Turner	June, 1917
George E. Adams	October, 1917
Homer A. Stillwell	June, 1918
John M. Clark	August, 1918
Harlow N. Higinbotham	April, 1919
Granger Farwell	May, 1919
J. Harley Bradley	June, 1919
La Verne W. Noyes	July, 1919
Edward P. Ripley	February, 1920
Frank H. Armstrong	February, 1920
William Alden Fuller	November, 1920
Henry J. Macfarland	December, 1920

Subjects of Meetings
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

SUBJECTS OF MEETINGS OF THE COMMERCIAL CLUB OF CHICAGO

1907

GEORGE E. ADAMS, President

APRIL 6.

The City and the State.

RT. HONORABLE JAMES BRYCE, BRITISH AMBASSADOR.

APRIL 27.

CLOSED MEETING.

Plan of Chicago.

1907-1908

JOHN V. FARWELL, JR., President

MAY 31.

Formal Dinner in honor of General Baron Kuroki.

MAJOR-GENERAL A. W. GREELY, U. S. A., COMMANDER OF THE NORTHERN
DIVISION. HONORABLE GEORGE E. ADAMS.

NOVEMBER 9.

The Effect of Industrial Education upon the German
Empire.

DR. K. G. RUDOLPH LEONARD, JR., UNIVERSITY OF BRESLAU.

The Effect of Industrial Education upon Labor.

JOHN GOLDEN, PRESIDENT UNITED TEXTILE WORKERS OF AMERICA.

Possibilities of Industrial Education in America.

HENRY S. PRITCHETT, PRESIDENT CARNEGIE FOUNDATION FOR THE
ADVANCEMENT OF TEACHING.

DECEMBER 14.

Public Domain.—Department of the Interior.

HONORABLE ETHAN A. HITCHCOCK, EX-SECRETARY OF THE INTERIOR.

THE COMMERCIAL CLUB OF CHICAGO

Forestry, Irrigation and Public Lands.

GEORGE H. MAXWELL, EXECUTIVE CHAIRMAN THE NATIONAL IRRIGATION ASSOCIATION.

JANUARY 11.

The Principles of Infection and the Tuberculosis Problem.

DR. L. HEKTOEN, DIRECTOR OF THE MEMORIAL INSTITUTE FOR INFECTIOUS DISEASES.

DR. HENRY BAIRD FAVILL.

DR. FRANK BILLINGS.

DR. WILLIAM A. EVANS, COMMISSIONER OF HEALTH OF CHICAGO.

JANUARY 25.

CLOSED MEETING.

Plan of Chicago.

MARCH 14.

The Government and Business.

WOODROW WILSON, LL. D., PRESIDENT OF PRINCETON UNIVERSITY.

APRIL 4.

Formal Dinner in honor of the Honorable William H. Taft, Secretary of War.

MAY 2.

CLOSED MEETING.

1908-1909

ROLLIN A. KEYES, President

NOVEMBER 3.

Informal Dinner to receive returns of election.

NOVEMBER 14.

The Public Schools of Our Large Cities; Their Administration and Curriculum.

JOHN H. FINLEY, LL. D., PRESIDENT OF THE COLLEGE OF THE CITY OF NEW YORK.

DECEMBER 12.

The Psychologist and the Practical Life.

PROFESSOR HUGO MUNSTERBERG OF HARVARD UNIVERSITY.

SUBJECTS OF MEETINGS

JANUARY 9.

Parole, Probation and Indeterminate Sentence.

MAJOR R. W. CLAUGHRY OF FT. LEAVENWORTH.

JUDGE ALBERT C. BARNES OF CHICAGO.

JUDGE JULIAN W. MACK OF CHICAGO.

JUDGE CHARLES S. CUTTING OF CHICAGO.

FEBRUARY 13.

The People and the Courts.

MR. EDGAR A. BANCROFT.

APRIL 10.

CLOSED MEETING.

Club guests of Mr. John J. Glessner at his home, 1800
Prairie Avenue.

1909-1910

THEODORE W. ROBINSON, President

JUNE 5.

Formal Dinner in honor of The Honorable Franklin
MacVeagh, Secretary of the Treasury, and The Hon-
orable Jacob M. Dickinson, Secretary of War.

SEPTEMBER 16.

Luncheon in honor of William Howard Taft, President
of the United States.

NOVEMBER 6.

The Work of the National Monetary Commission.

SENATOR NELSON W. ALDRICH.

JANUARY 8.

The Presentation of the Plan of Chicago.

MR. CHARLES D. NORTON.

MR. CHARLES H. WACKER.

ALDERMAN BERNARD W. SNOW.

FEBRUARY 19.

Employers' Liability and Industrial Insurance.

THE HONORABLE CHARLES NAGEL, SECRETARY OF COMMERCE AND LABOR.
GEORGE M. GILLETTE, MEMBER OF MINNESOTA EMPLOYEES' COMPENSA-
TION COMMISSION.

THE COMMERCIAL CLUB OF CHICAGO

MARCH 26.

A Federal Immigration Station in Chicago.

SENATOR WILLIAM P. DILLINGHAM, CHAIRMAN OF THE NATIONAL IMMIGRATION COMMISSION.

JUDGE JULIAN W. MACK, PRESIDENT OF THE LEAGUE FOR THE PROTECTION OF IMMIGRANTS.

APRIL 9.

CLOSED MEETING.

1910-1911

DAVID R. FORGAN, President

JUNE 4.

Informal Dinner in honor of The Commercial Club of Cincinnati.

NOVEMBER 12.

CLOSED MEETING: The Commercial Club: Its Past, Present, and Future.

MR. JOHN J. GLESSNER.

MR. FRANK H. JONES.

MR. ALFRED L. BAKER.

DECEMBER 10.

Government of Cities by Commission.

JOHN MACVICAR, MEMBER OF THE COMMISSION GOVERNMENT OF THE CITY OF DES MOINES, IOWA.

H. BALDWIN RICE, MAYOR OF THE CITY OF HOUSTON, TEXAS.

WALTER H. WILSON, COMPTROLLER OF THE CITY OF CHICAGO.

JANUARY 26.

Increasing Cost of Armaments and Rising Cost of Living.

HONORABLE W. BOURKE COCKRAN, OF NEW YORK CITY.

FEBRUARY 25.

The Aldrich Plan for Banking Legislation.

FRANK A. VANDERLIP, PRESIDENT OF THE NATIONAL CITY BANK OF NEW YORK.

APRIL 8.

CLOSED MEETING.

SUBJECTS OF MEETINGS

1911-1912

FREDERIC A. DELANO, President

OCTOBER 10.

Exhibition of material on industrial education collected in Europe by Dr. Edwin G. Cooley, Educational Adviser of the Club.

NOVEMBER 11.

Vocational Education.

HERMAN SCHNEIDER, PH. D., DEAN OF THE COLLEGE OF ENGINEERING OF THE UNIVERSITY OF CINCINNATI.

CHARLES H. WINSLOW, SPECIAL AGENT OF THE BUREAU OF LABOR, DEPARTMENT OF COMMERCE AND LABOR.

NOVEMBER 21.

Report on Investigation of Industrial Education in Europe.

EDWIN G. COOLEY, LL. D., EDUCATIONAL ADVISER OF THE CLUB.

Industrial and Technical Education.

MR. RICHARD T. CRANE.

General Discussion.

DECEMBER 9.

CLOSED MEETING.

The Trusts.

MR. ALFRED L. BAKER.

Vocational Education.

MR. WILLIAM L. BROWN.

Some Phases of the Club's Activity in the Work of Its Committees.

MR. CLYDE M. CARR.

Optimism.

MR. JOHN J. GLESSNER.

The Welfare of Chicago.

MR. CHARLES L. HUTCHINSON.

Public Service Corporations.

MR. SAMUEL INSULL.

Currency Legislation and Currency Reform.

MR. GEORGE M. REYNOLDS.

THE COMMERCIAL CLUB OF CHICAGO

Co-operation.

MR. JOHN W. SCOTT.

Business.

MR. LOUIS F. SWIFT.

Industrial Insurance.

MR. CHARLES H. THORNE.

JANUARY 13.

The Welfare of the Children.

How to Prevent Delinquency.

MRS. JOSEPH T. BOWEN, PRESIDENT OF THE JUVENILE PROTECTIVE ASSOCIATION.

The Funds to Parents Act and How to Treat Delinquency.

HON. MERRITT W. PINCKNEY, CHIEF JUSTICE OF THE CIRCUIT COURT OF COOK COUNTY AND JUDGE OF THE JUVENILE COURT.

FEBRUARY 10.

CLOSED MEETING.

The Trust Problem.

MR. EDGAR A. BANCROFT.

Taxation.

MR. ADOLPHUS C. BARTLETT.

The Lake Front Improvement.

MR. EDWARD B. BUTLER.

Supervision of the Trusts.

MR. DAVID R. FORGAN.

Industrial Education.

MR. THEODORE W. ROBINSON.

The Panama Canal.

MR. JOHN E. WILDER.

MARCH 16.

Education for National Efficiency.

GEORGE E. VINCENT, LL. D., PRESIDENT OF THE UNIVERSITY OF MINNESOTA.

APRIL 13.

CLOSED MEETING.

Discussion of Reform of Taxation in Illinois.

SUBJECTS OF MEETINGS

1912-1913

CLYDE M. CARR, President

MAY 6.

Report of Committee Appointed to Consider the Advisability of the Club Taking Action Looking to the Reform of Revenue Laws of the State of Illinois.

NOVEMBER 9.

Necessary Reforms in the System of State Taxation in Illinois.

Why There is Urgent Need of Reform.

MR. JOHN P. WILSON.

Fundamental Condition of Achieving Reform.

DR. EDMUND J. JAMES, PRESIDENT UNIVERSITY OF ILLINOIS.

Necessary Changes in Administration to Secure Permanent Reform.

MR. HARRISON B. RILEY, PRESIDENT CHICAGO TITLE & TRUST COMPANY.

DECEMBER 14.

What is Progress in Politics?

DR. NICHOLAS MURRAY BUTLER, PRESIDENT COLUMBIA UNIVERSITY.

JANUARY 11.

The Business Future of the Country.

GOVERNOR WOODROW WILSON,
President-Elect of the United States.

FEBRUARY 8.

CLOSED MEETING.

Federal Immigration Station in Chicago.

MR. JOHN E. WILDER.

Revision of Illinois Taxation Laws.

MR. BERNARD A. ECKHART.

Vocational Education.

MR. CLAYTON MARK.

MR. EDWIN G. COOLEY.

MR. EDWARD F. CARRY.

MR. ALLEN B. POND.

THE COMMERCIAL CLUB OF CHICAGO

Plan of Chicago.

MR. EDWARD B. BUTLER.

Stereopticon Lecture.

MR. WALTER D. MOODY.

MARCH 8.

The Department of the Interior.

HON. WALTER L. FISHER, SECRETARY THE DEPARTMENT OF THE INTERIOR.
Stereopticon Views and Moving Pictures Illustrative of the Scope and
Work of The Department of the Interior.

MR. C. J. BLANCHARD, OF THE RECLAMATION SERVICE.

APRIL 25.

CLOSED MEETING.

Plan of Chicago.

Revision of Illinois Taxation Laws.

Federal Immigration Station in Chicago.

Vocational Education.

1913-1914

BENJAMIN CARPENTER, President

NOVEMBER 8.

The Diplomatic and Consular Service of the United
States.

HON. WILLIAM J. CALHOUN, FORMER MINISTER TO CHINA.

DECEMBER 13.

The Meeting Ground of Business and Philanthropy.

E. R. L. GOULD, PH. D., LL. D., PRESIDENT CITY AND SUBURBAN HOMES
COMPANY, NEW YORK.

FEBRUARY 14.

The Public Utility and the Public.

MORTIMER E. COOLEY, LL. D., ENG. D., DEAN, DEPARTMENT OF EN-
GINEERING, UNIVERSITY OF MICHIGAN.

HON. OWEN P. THOMPSON OF THE STATE PUBLIC UTILITIES COMMISSION OF
ILLINOIS.

SUBJECTS OF MEETINGS

MARCH 14.

CLOSED MEETING.

The American Academy in Rome.

DR. JESSE BENEDICT CARTER, DIRECTOR OF THE AMERICAN ACADEMY IN ROME.

APRIL 11.

CLOSED MEETING.

Federal Immigration Station in Chicago.

Plan of Chicago.

Vocational Education.

1914-1915

BERNARD E. SUNNY, President

OCTOBER 12.

Formal Dinner in honor of John V. Farwell, President of the National Citizens' League for the Promotion of a Sound Banking System, and Frederic A. Delano, Vice-Governor Federal Reserve Board.

MR. JAMES B. FORGAN.
MR. HARRY A. WHEELER.
PROF. J. LAURENCE LAUGHLIN.
MR. JOHN V. FARWELL.
MR. GEORGE M. REYNOLDS.
MR. EDGAR A. BANCROFT.
MR. CHARLES G. DAWES.
MR. FREDERIC A. DELANO.

NOVEMBER 20.

Economy and Efficiency in Government.

WILLIAM HOWARD TAFT, LL. D.

DECEMBER 12.

The Urgent Need for a Federal Budget.

DR. WILLIAM H. ALLEN.

JANUARY 9.

The Shipping Bill as a Means for the Development and Expansion of our Merchant Marine.

HON. WILLIAM G. MCADOO, SECRETARY OF THE TREASURY.

THE COMMERCIAL CLUB OF CHICAGO

FEBRUARY 13.

CLOSED MEETING.

Chicago Plan Commission.

MR. CHARLES H. WACKER.

Vocational Education.

MR. THEODORE W. ROBINSON.

Revision of Illinois Taxation Laws.

MR. BERNARD A. ECKHART.

Federal Budget.

MR. HARRY A. WHEELER.

MARCH 13.

Some History and Some Questions.

HENRY DODGE ESTABROOK, ESQ.

APRIL 10.

CLOSED MEETING.

Plan of Chicago.

Vocational Education.

Revision of Illinois Taxation Laws.

1915-1916

JOHN W. SCOTT, President

SEPTEMBER 28.

Formal dinner in honor of The Right Honorable Lord
Chief Justice of England.

HON. CHARLES S. CUTTING.

BARON READING OF ERLEIGH, LORD CHIEF JUSTICE OF ENGLAND.

M. ERNEST MALLETT.

NOVEMBER 13.

CLOSED MEETING.

Plan of Chicago.

MR. CHARLES H. WACKER.

State Budget and Efficiency.

MR. MEDILL McCORMICK.

SUBJECTS OF MEETINGS

Military Preparedness and Training Camps.

MR. HENRY H. PORTER.

Discussion of By-Laws.

DECEMBER 13.

Military Instruction Camps.

Citizen Training Camps.

MAJOR GENERAL LEONARD WOOD, U. S. A.

JANUARY 8.

CLOSED MEETING.

State Budget and Efficiency.

MR. HOMER A. STILLWELL.

General Discussion, Daniels Correspondence.

FEBRUARY 12.

The Trilogy of Democracy.

DARWIN P. KINGSLEY, ESQ., OF NEW YORK.

MARCH 11.

CLOSED MEETING.

Institute for Government Research.

DR. FREDERICK A. CLEVELAND, DIRECTOR OF THE BUREAU OF MUNICIPAL RESEARCH, NEW YORK CITY.

MR. RAYMOND B. FOSDICK, SECRETARY INSTITUTE FOR GOVERNMENT RESEARCH.

APRIL 8.

CLOSED MEETING.

1916-1917

JAMES B. FORGAN, President

APRIL 27.

Military Preparedness.

BRIGADIER GENERAL FRANK S. DICKSON.

COLONEL JOSEPH B. SANBORN.

COLONEL MILTON J. FOREMAN.

CAPTAIN EDWARD A. EVERS.

THE COMMERCIAL CLUB OF CHICAGO

NOVEMBER 11.

Proceedings and Procedure in Congress.

CONGRESSMAN JAMES R. MANN.

DECEMBER 9.

Views on Military Preparedness as Modified by Texas Campaign.

MAJOR ABEL DAVIS, ILLINOIS NATIONAL GUARD.

COLONEL MILTON J. FOREMAN, ILLINOIS NATIONAL GUARD.

JANUARY 13.

Work of Federal Trade Commission.

HONORABLE EDWARD N. HURLEY, CHAIRMAN OF THE COMMISSION.

FEBRUARY 10.

Military Training in Camps and Schools.

MAJOR GENERAL THOMAS H. BARRY, U. S. A.

MAJOR PAUL B. MALONE, U. S. A.

CAPTAIN EDGAR Z. STEEVER, U. S. A.

APRIL 7.

Government and Business.

HONORABLE PAUL M. WARBURG, VICE-GOVERNOR, FEDERAL RESERVE BOARD, WASHINGTON, D. C.

MAY 5.

CLOSED MEETING.

Consideration of reports of Officers and Committees
for Club Year 1916-17.

1917-1918

HARRISON B. RILEY, President

NOVEMBER 10.

Financial and Economic Relations of the United States
and Japan.

BARON TENETARO MEGATA AND THE SPECIAL FINANCE COMMISSION
FROM JAPAN.

DECEMBER 8.

The Problems of the War.

HONORABLE MEDILL MCCORMICK.

SUBJECTS OF MEETINGS

JANUARY 5.

Business Problems During and After the War.

JUDGE ELBERT H. GARY.

FEBRUARY 16.

Ideals of the World War.

SIR WALTER ROPER LAWRENCE.

MARCH 9.

The Centennial Year.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.

APRIL 20.

CLOSED MEETING.

Consideration of reports of Officers and Committees for
Club Year 1917-1918.

1918-1919

THOMAS E. DONNELLEY, President

NOVEMBER 9.

The Commercial Club and the War.

MR. THOMAS E. DONNELLEY.

MR. STANLEY FIELD.

MR. DAVID R. FORGAN.

MR. SAMUEL M. FELTON.

DECEMBER 14.

The Future of Industry.

MR. FREDERICK P. FISH, CHAIRMAN NATIONAL INDUSTRIAL CONFERENCE
BOARD.

JANUARY 18.

Illinois in the War.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.

MR. SAMUEL INSULL, CHAIRMAN OF THE STATE COUNCIL OF DEFENSE.

FEBRUARY 8.

CLOSED MEETING.

The Commercial Club and the War.

MR. JULIUS ROSENWALD.

MR. CYRUS H. MCCORMICK.

MR. ROBERT P. LAMONT.

MR. H. M. BYLLESBY.

MR. JOHN W. SCOTT.

THE COMMERCIAL CLUB OF CHICAGO

MARCH 8.

One Way Out of the Railroad Dilemma.

MR. HOWARD ELLIOTT, PRESIDENT NORTHERN PACIFIC RAILWAY COMPANY.

Two Years of Effort.

MRS. JOSEPH T. BOWEN, STATE CHAIRMAN OF THE WOMAN'S COMMITTEE, COUNCIL OF NATIONAL DEFENSE, ILLINOIS DIVISION.

APRIL 12.

CLOSED MEETING.

Consideration of Reports of Officers and Committees
for Club Year 1918-1919.

Annual Election.

1919-1920

EDGAR A. BANCROFT, President

*APRIL 23.—Special Meeting. The Commercial Club of
Chicago and The Industrial Club of Chicago.

The Merchant Marine:

CAPTAIN ROBERT DOLLAR OF SAN FRANCISCO.
MR. HOMER L. FERGUSON OF NEWPORT NEWS.

JUNE 14.—Special Meeting.

The Lessons of the War as to Universal Military Training.

COLONEL JOSEPH B. SANBORN.
COLONEL MILTON J. FOREMAN.
COLONEL HENRY J. REILLY.
COLONEL HENRY A. ALLEN.
COLONEL ABEL DAVIS.
COLONEL JOHN V. CLINNIN.

NOVEMBER 15.

Some Needs of Chicago.

MAJOR GENERAL WILLIAM M. BLACK, Late Chief of Engineers United
States Army, Chairman of the Port and Harbor Facilities Commission.

DECEMBER 6.—Special Closed Meeting.

The State Militia.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.

*Included in Year Book, 1918-1919.

SUBJECTS OF MEETINGS

JANUARY 10.

CLOSED MEETING.

Crime Conditions in Chicago.

MR. MACLAY HOYNE.

MR. ALFRED S. AUSTRIAN.

FEBRUARY 14.

The Constitutional Convention.

HON. ORRIN N. CARTER, JUDGE OF THE SUPREME COURT OF THE STATE OF ILLINOIS.

The Duty of the Citizen with Respect to the Constitutional Convention.

MR. SILAS H. STRAWN.

MARCH 13.

Mineral Resources in their International Relation.

DR. C. K. LEITH, MINERAL ADVISER TO THE WAR BOARDS, WASHINGTON, AND TO THE AMERICAN PEACE COMMISSION, PARIS.

APRIL 10.

CLOSED MEETING.

Consideration of reports of Officers and Committees for Club Year 1919-1920.

Annual Election.

1920-1921

HOWARD ELTING, President

JANUARY 27.

CLOSED MEETING.

Economy in Governmental Expenditures and Reduced Taxation.

GENERAL CHARLES G. DAWES

FEBRUARY 21.

CLOSED MEETING.

Conditions in Europe.

UNITED STATES SENATOR MEDILL MCCORMICK

THE COMMERCIAL CLUB OF CHICAGO

MARCH 16.

The Situation in England.

MR. HARRY GORDON SELFRIDGE OF LONDON, ENGLAND

MARCH 28.

Canadian Potentialities.

SIR GEORGE EULAS FOSTER, MINISTER OF TRADE AND COMMERCE,
DOMINION OF CANADA, AND CANADA'S REPRESENTATIVE AT THE
PEACE CONFERENCE IN 1919.

APRIL 29.

CLOSED MEETING.

Consideration of reports of Officers and Committees for
Club Year 1920-1921.

Annual Election.

1921-1922

SAMUEL INSULL, President

MAY 18, 1921.—Special Meeting.

DINNER IN HONOR OF THE RIGHT HONORABLE SIR AUCKLAND CAMPBELL
GEDDES, K.C.B., BRITISH AMBASSADOR TO THE UNITED STATES.

OCTOBER 25, 1921.—Special Meeting.

International Trade and Finance.

RIGHT HONORABLE REGINALD MCKENNA, CHAIRMAN OF THE LONDON
JOINT CITY AND MIDLAND BANK, LIMITED, AND FORMERLY CHANCELLOR
OF THE EXCHEQUER.

NOVEMBER 3, 1921.

DINNER IN HONOR OF THE RIGHT HONORABLE ADMIRAL OF THE FLEET
THE EARL BEATTY, FIRST SEA LORD OF THE BRITISH ADMIRALTY.

DECEMBER 9, 1921.

CLOSED MEETING.

JANUARY 21, 1922.

Some of Our Problems.

MR. MELVILLE E. STONE OF NEW YORK.

MARCH 4, 1922.

Why I Believe in a Community Fund.

MR. FRED W. RAMSEY, PRESIDENT OF THE CLEVELAND METAL PRODUCTS
COMPANY, CHAIRMAN OF CAMPAIGN COMMITTEE, CLEVELAND COM-
MUNITY FUND.

NOTE

APRIL 17, 1922.

DINNER IN HONOR OF MARSHAL JOFFRE OF FRANCE.

MAY 17, 1922.

CLOSED MEETING.

CONSIDERATION OF REPORTS OF OFFICERS AND COMMITTEES FOR CLUB
YEAR 1921-1922.

Annual Election.

NOTE

(From Year-Book of 1909)

The list of meetings and subjects gives only an inadequate idea of the activities of The Commercial Club and The Merchants Club, but indicates that they have extended over municipal, state, and national affairs, and have included governmental, commercial and educational, moral, charitable and esthetic subjects.

For many years The Commercial Club confined its efforts to discussions and suggestions, with a distinct policy not to take up and, as a Club, conduct any particular work, and only occasionally has it departed from this policy.

Of the two hundred and eighty-three meetings that have been held by the two Clubs, it is within bounds to say that each one has helped to forward some good end, and many of them have been the initial and moving causes of important accomplishments. It would be invidious and almost impossible to estimate the relative value of these meetings or say which was the most important, bearing in mind that, in any great permanent work, the prime necessity is for forming public opinion before there can be any accomplishment.

Perhaps the meetings from which The Commercial Club's influence was most directly and speedily felt were those that resulted in founding the Chicago Manual Training School; in presenting to the United States Government

the site for Fort Sheridan, and, to the State, the site for the Second Regiment Armory; in the prosecution and punishment of certain county and municipal officials; in the original efforts for legislation for the Drainage Canal; in its early advocacy and support of the World's Columbian Exposition; in raising endowment funds for the Illinois Manual Training School at Glenwood and the St. Charles School for Boys; also in presenting to the city a site for public playgrounds at Chicago Avenue and Lincoln Street. The meetings from which The Merchants Club's influence was most directly felt were those that resulted in establishing the First State Pawnors' Society; in the inquiry into the City's accounting methods that resulted in new and improved systems; and most of all, in its earnest efforts to amend the general school law in order to provide improvements in the system of public education; and in the inception and development of the Chicago Plan, which work was later continued by the united Commercial Club and Merchants Club. The joint effort of both Clubs resulted in presenting to the United States Government a site for the Naval Training School at Lake Bluff, and in establishing a street cleaning bureau for the City.

These and other philanthropic and public-spirited works of these two Clubs, now merged into one, have involved the collection and disbursement of more than a million of dollars, and have been potent in many reforms and improvements.

Proceedings of Regular and Special Meetings
Club Year 1921-1922

The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

Special Meeting	Sir Auckland Geddes
May 18, 1921	
Special Meeting	Right Honorable Reginald McKenna.
October 25, 1921	
276th Regular Meeting	The Earl Beatty.
November 3, 1921	
277th Regular Meeting (Closed)	
December 9, 1921	
278th Regular Meeting	Mr. Melville E. Stone of New York.
January 21, 1922.	Subject: Some of Our Problems.
279th Regular Meeting	Mr. Fred W. Ramsey of Cleveland.
March 4, 1922	Subject: Why I believe in a Community Fund.
280th Regular Meeting	Marshal Joffre of France.
April 17, 1922	
281st Regular Meeting	
44th Annual Meeting	Presentation of Annual Reports.
May 17, 1922	Annual Election.

SPECIAL MEETING

Dinner in Honor of The Right Honorable
SIR AUCKLAND CAMPBELL GEDDES, K.C.B.,
British Ambassador to the United States

THE BLACKSTONE
MAY 18, 1921

Open Meeting: President Samuel Insull Presiding
Invocation: Reverend John Timothy Stone

PRESIDENT INSULL: Your Excellency, distinguished guests, both ladies and gentlemen, members of the Commercial Club: It was the intention of my predecessor in office, Mr. Howard Elting, to have arranged for the visit of our distinguished guest during the past winter, but circumstances of state over which His Excellency had no control prevented his accepting the Club's invitation at that time.

I feel very much indebted to Mr. Elting for having arranged for the dinner this evening, as I deem it an especial privilege to be permitted to present our distinguished visitor on the first occasion of my having the honor to preside over your proceedings as President of the Club.

The World War made and unmade many great reputations in all the countries that took part in the struggle, but it has fallen to the lot of few men to have achieved such distinction as the gentleman to whom we do honor this evening.

Born of a race whose sons and daughters have contributed much to the luster of Britain in every branch of endeavor, he, like many other Scotchmen, volunteered, when scarcely of man's estate, for duty in the South African War, service

in which probably aroused his interest in military training, in which he has been very much interested ever since.

Educated for the medical profession, he early became successively Professor of Anatomy at Edinburgh University, at the Royal College of Surgeons, Dublin, and later at McGill University, Montreal.

Whilst at that great institution of learning in New France, he responded in 1914 to England's call for the service of her sons on the battle fields of Old France.

Active participation in the field was followed by important administrative duties as Director of Recruiting of the British War Office, and as Minister of National Service, marshalling the man power of Britain alike for war and for service at home behind the lines.

Entering the British Cabinet as Minister of National Service, he became successively President of the Local Government Board, President of the Board of Trade and Minister of Reconstruction, having under his care the turning of British manhood and British industry from the arts of war to those of peace.

An officer of no mean merit in two wars; an educator of distinction in the field of medical science; one of Britain's great cabinet ministers in Britain's great struggle; from the cloisters of a Colonial University to the Imperial Council Chamber of Downing Street in three short years; great administrator, statesman, a marvelous combination of great merit and intensive personal endeavor, but only yesterday on the threshold of the prime of life; not merely the ambassador of Great Britain, but bearing in mind his family relationships and connections, his Colonial sympathies and experiences, a truly representative ambassador of the people of the world-wide British Empire,—I have the honor, ladies and gentlemen, to present to you His Excellency, The Right Honorable Sir Auckland Campbell Geddes.

PEACE AND RECONSTRUCTION

ADDRESS BY

THE RIGHT HONORABLE

SIR AUCKLAND CAMPBELL GEDDES, K.C.B.,

British Ambassador to the United States

Mr. President, I thank you for the too kind words you have just uttered, and you, ladies and gentlemen, for the reception which you have just given me. You have no idea, you can have no idea, how great a pleasure, as well as honor, it is to me to be privileged to represent the peoples of the British Empire in this great republic.

I know that the British peoples know far too little about you; perhaps some of your people know too little about them. During the war we were brought into close contact with one another and those of us who were so privileged learned, I think without an exception, to admire, to appreciate, each other's qualities. But the war is over and the problems that confront us are no longer those of war times. We are confronted by the far more difficult, the far more complex, problems of peace and reconstruction.

It has been my privilege to see something of the British Empire; it has also been my privilege to see something of your country, and it has been a real privilege, I assure you.

As your President just said, in the days before the war I was a university teacher, profoundly interested in education, and although "Professor of Anatomy" was the title of the office that I filled, my real work was that of professor of anthropology. As such, it was my duty to examine not only the structure of man but also, so far as it is possible for one man to do it, to make myself familiar with the civilization of man and the working of man's mind. I used to teach my students that the basis of all civilization that was worthy of the name was found in three aspirations, perhaps I might say three thirsts of the human soul: a

thirst for beauty, a longing to know the truth, to find out, if possible, some new truth till then unknown to man, and a desire to serve.

I used to tell them that if in any nation the manifestation of the existence of these thirsts or aspirations was clear, that nation was in a healthy state, its civilization was growing; but that if in any nation, in any people, the manifestation of these soul thirsts ceased to be clear, that nation was in decline.

As I travel about any country, I look as I go for evidence of the workings of these aspirations. And as I go about your country and contrast its cities as they are today with what they were when I first knew them — now a good many years ago — I am continually astounded by the wonderful advances that you are making.

One has only to contrast American cities of today with the American cities of comparatively few years ago to see how the working of the desire for beauty is transforming them, to see the wonderful architecture that is arising in this land; a new use of old materials and a new use of new materials in construction.

One cannot go from city to city without seeing the most remarkable developments in connection with the design, the construction and the furnishing of houses; improvement which, if one had not seen it, one could not have believed possible.

As one goes from city to city, one sees the boulevards, the park systems, developed and the natural beauty of the city appreciated to an extent and in a measure wholly undreamed of in the past.

As one goes from university to university and from college to college and sees the great work that is going on in the research laboratories, the striving of the youth of this country after new truth, as one goes among the people who are not at the universities, the older members of

society, and finds that same desire for knowledge, that same searching after understanding, and as one passes to and fro about the country, from city to city, one realizes that the great changes in the beauty of the cities, the great improvements that exist, spring from a union of the desire for beauty with an appreciation of the importance of new knowledge and of service.

So it is that I see in your country, judged by these evidences, all the signs, the hallmarks, of an advancing, a developing, a strengthening and a growing civilization.

Yet within the last few months he would have been blind who had not seen within this country the signs of a certain amount of economic malaise; little in comparison with what one sees in Europe; little in comparison with what exists in Asia, but still there. Beneath all the advance, behind it, the shadow of economic uneasiness in the body politic can be seen; and so I believe it must be so long as the rest of the world is tortured by the economic distress in which it finds itself.

The nations of this world now are closely interwoven economically. It is true that this great country can live by itself alone, if it so desire, but I believe most profoundly that its life will be less rich, its prosperity lacking, if it does not have close economic co-operation with the other nations of the world.

Look at the state of Europe as it exists today. The troubles that are there are not all due to the war; far from it. Quite a good case can be argued for an economic cause for the war. It is not a complete explanation; it could not be, because human actions are seldom the result of a single cause. But that there was an economic cause operating in the background, constituting, as it were, the screen upon which the human passions were reflected and played, is certain.

The trouble in Europe before the war was largely this: It was the result of the conditions which in the main devel-

oped after the close of the Napoleonic wars. Certain countries, such as my own, had become highly industrialized and ceased to have within their own home territory the basis of land, the basis of farm production, which could support their great industrial populations. Before the late war, as the result of the industrialization which had gone on in territories outside of Europe, there was an instability in Europe.

Then came the war, provoked I believe, by the militarism of Germany, seeking, half consciously, to find a way out of its growing economic difficulties. The war destroyed a great part of the economic and financial machinery of Europe. But the real devastations of the war, that are going to cause death and suffering for years to come, are not the devastations produced by high explosives. The worst devastations are not the devastations of material things. The worst devastation, the most far-reaching, is the mental devastation of the people of Europe.

Devastated by the shock of the death of friends and relatives in enormous numbers, devastated by anxiety and by hatred, the disturbance in the mind of Europe is a most serious factor whenever we have to consider the return of Europe to a sound economic basis.

In addition to the devastation of the mind of Europe, we have the appalling losses of vigorous young men and the great losses of infant life.

The devastation of the French population was colossal. So was the devastation of the British population. Our deaths during the war in battle, as the result of wounds, from drowning and from direct enemy action, were in the neighborhood of one million; and that in a population of about half of yours. The holes in the population are so great that they cannot be filled in this generation.

Do you realize that there are villages in the British Isles where there is not now a single man who was of military

age alive unmaimed? Such a village cannot be strong, such a village must be in serious difficulty for years to come. Not only that, but as a result of the war there are changed conditions of national life, changed currents of national expenditure. For example, before the war we were spending large sums of money maintaining and building up a great navy to meet the challenge of the German fleet. Now, with construction practically stopped, with maintenance cut down to the lowest possible level, cities such as Plymouth have had the whole means of their livelihood taken from them. There is no work for the people there to do.

Then, outside of the countries that were victorious in the war, we have such cities as Vienna, a great capital city that drew its means of support from the territories of an empire. The empire has been shorn from it and Vienna is left a great capital with practically no territory to govern. And the mind of Vienna is without hope for its own future.

Take the economic side. We have got, as a result of the devastation, the mind of Russia under the strain of war and the influence of that extraordinary oligarchy which calls itself the Bolshevik — the complete obliteration of one of the great markets of Europe.

The economic state of Germany blots out another great market. The conditions in Siberia, the conditions in China, also blot out other markets to which the European powers used to turn to find areas to absorb the goods which they had manufactured.

Remember that these industrial powers were not self-supporting, that it was in exchange for the absorption of their manufactured goods in the markets of Europe and Asia and America and Africa that they got their food, and you will see that the question of the food supply of the peoples of these countries is far from easy. I believe it is a reflection, a pale reflection, of these conditions in Europe

that really constitutes the malaise within your body politic of which I speak.

No part of the world can be fully prosperous so long as a great part of it, such as Europe and Asia, is disturbed and economically unsound.

What are we to do? Obviously we all want to get back to prosperity; we want to get the devastations of the war behind us; we want to see the material devastations made good; but more than that, we want to see the mental devastation made good so far as it is possible to hope that it will ever be made good.

It would be an impertinence for me if I were to suggest internal action by your government, but I can speak of internal action which I believe to be very necessary to be taken by my government as soon as it is possible so to do.

The burden of taxes on the people of Great Britain is colossal. The British Government is raising at the present moment per head of population a sum which, I believe, to be almost exactly three times the sum which the United States Government is raising per head of its population. Your taxes are not light; British taxes, you may judge, are heavy.

The only place that is open for a great reduction in taxation, a great saving in national expenditure by my country that I can see, is in connection with the expenditures on armaments. I believe it to be the only large field in which great savings can be made.

If we cannot make great savings somewhere in the national expenditures of Britain, the return to prosperity is going to be very slow; but if we could make great savings, if we could lighten the burden of taxation and leave more of the money in the pockets of the people, then I believe the return would perhaps not take so very many years.

In the present state of the world no country alone, of its own action, can disarm,—and that, at once, brings us to the threshold of international discussion. I believe most

firmly that so far as my country is concerned, and I think I may say so far as all the countries in Europe are concerned, one of the important things is to secure by some international agreement an approach to disarmament.

I do not believe it would be safe for your country or for mine to disarm completely. The world is too troubled. There are too many people who would wish to see trouble in the world to make such a course, in my opinion, safe. But some great reduction in armament should be possible, I hope. It is a hope, and we must see whether the future justifies it; but that it is eminently desirable, in connection with the recovery of the economic state of Britain and of Europe, I have no doubt whatsoever.

But not only, in my opinion, should it be found feasible to arrive at some sort of an arrangement which will permit of a reduction of the expenditures of money on armaments, but I believe it to be quite possible that there should be arranged some form of national co-operation which would have as its object the pulling back of the world from the economic slough in which it finds itself.

No nation can do it alone; no small group of nations can do it. There has to be, in my opinion, in order that the recovery of the world may be accomplished in as short a time as possible, not necessarily governmental co-operation but close co-operation between the business men of the different countries. I believe that if they get together, with as little interference from the government as possible — because I saw enough in the war of government interference with business to realize that governments do not know much about business,— they will be able to do an enormous amount to set the world on the road toward recovered economic health. There is no more pressing duty lying to the hand of any man or any body of men than to set the world moving once again in the direction of prosperity. It is a great task. It is a great opportunity.

At the present moment there are people in the world, people to whom the result of the war was the bitterest disappointment, who know that their only chance of having any reversal out of the result of the war lies in their preventing co-operation between the nations that co-operated together successfully during the war.

We have got undoubtedly at the present time many people striving to prevent the nations that co-operated so freely, so easily during the war, from co-operating now in peace. Every sort of grit gets thrown into the machine. That, of course, is natural enough, but it is deplorable, and it requires the best efforts of all men of good sense and good feeling to prevent that grit being thrown in such quantities that the wheels will stop from turning.

The grit is of all sorts, but the commonest form is the grit of suspicion. All sorts of suggestions are continually being made in every country in the world, particularly in the countries that were allied and associated together on the victorious side in the war — every sort of suspicion is being fostered about the motives of their former allies.

That is particularly the case with regard to co-operation between your nation and mine, because the men who wish to prevent co-operation know that if the United States on the one hand and the British Empire on the other co-operate closely and heartily together, without any suspicion, without any misunderstanding, their chance of producing any trouble in the world will be very small. They know that. Therefore, they concentrate their efforts upon your country in their attempts to affect the public opinion here, and they also concentrate efforts upon my country in the attempt to affect public opinion there.

It seems to be deplorable that we should allow that sort of effort to have any effect whatever upon the public opinion of countries, because, after all, in democratic countries such as yours and mine, in the last resort, it is public opinion

that determines whether co-operation between the nations will be whole-hearted, free and frank, or grudging and doubtful. Public opinion, I think I may say, is at the present moment on both sides of the Atlantic a little disturbed as a result of these suggestions, a little disturbed as to what the other country is doing.

Speaking the other night at Kansas City, I referred to the suggestion which one sees not infrequently in certain organs of the American press, the suggestion that there is an alliance between Japan and Britain which, according to certain of your papers, may be directed and, according to other papers, is directed against America.

Of course that is all nonsense. There is an Anglo-Japanese alliance, as all of the world knows, created to deal with the situation which arose a good many years ago in eastern Asia but safeguarded, so that it cannot lead to any clash between your country and mine, by a special clause in the treaty itself — the present operative treaty of 1911,— and further safeguarded, in accordance with that clause, by the Peace Commission Treaty which exists between your country and mine and which makes it essential that if any question shall arise between us which cannot be settled by ordinary diplomatic means, a committee of investigation shall be appointed to examine into the rights and wrongs of the case to see what the settlement shall be. That, too, exists and has existed since September, 1914. It is, of course, known in a sense, but it is forgotten half of the time, and though one remarks all the suspicions that are suggested, one never sees, or hardly ever sees, any reference to the safeguard against any possible difficulty arising between our countries.

I could refer to half a dozen, to fifty, other things which have been suggested as causing doubt as to the good faith of Britain, and I could, if I cared, refer to British papers for suggestions which reflect doubts about the action of the

United States. It would take too long; it would not be worth while; they are too trivial to discuss with men of sense.

There is no party, there is no group of individuals worth considering — there are always cranks; every community has a few cranks,— but there is no party, no opinion worth considering in any one of the component nations of the British Empire which is not whole-heartedly in favor of co-operation, of understanding, with the United States of America.

I am convinced that that instinct of the British peoples throughout the world is sound.

We are nations which speak the same tongue, which share a literature. We are more alike to each other in fundamentals than any other two nations are, without for one moment suggesting that we are identical. After all, those of us who live in the mother land are accustomed to think in the terms of a small country, with sea all around; whereas you, with your vast plains, your vast territories, think otherwise.

There are differences; differences necessarily as the result of climate, of environment, and of divergent traditions in the last hundred and forty or fifty years, but they are far less than the differences which exist between any other pair of nations.

The territories which are occupied by your people and by mine are so distributed about the world and they possess such natural resources as to constitute key territories for the economic health of the world. We have had differences in the past, we probably will have minor differences in the future, but I do not believe it will be possible that there will ever be serious difficulties between us.

I wish we could have done with the whispers of suspicion. I wish we could frankly, openly, show to all the world that we were co-operating one with another, not to seize an advantage from the other nations of the world but

with the intention of restoring the economic state of all the world for the benefit of all the peoples of the world.

If the idea once got abroad that we were seeking to co-operate one with the other in order to exclude the other nations from economic prosperity, we would create more unrest, more economic difficulty, than we could gain by the co-operation. But if in the spirit of world helpfulness we can co-operate together, I believe that the period of recovery from the economic ills of the world will be shortened, made shorter perhaps than many of us, who think we take a sane, level view at the present time, are inclined to believe to be possible.

Leave that co-operation out of the world's affairs, and I do not know how many years economic recovery will take. I would hate to suggest a figure, but that it would be a long time is certain, a very long time.

It is really horrible to think of what a long continuance of the present economic state of the world is going to mean. It is not often realized that the casualties directly traceable to the war have, according to the best estimates possible, been more heavy among non-combatants than among the fighting men.

A shortage of food, in some places starvation, is weakening the bodies of thousands and thousands of people in their fight against the microbes of disease. Disease is rampant in some of the torn and shattered countries of Europe. Death from the economic results of the war are still occurring every day.

And that not only exists in Europe. A great unemployment problem exists now in this country. There is a great deal of suffering at present in this country; not much in comparison with what there is in other countries, but these economic casualties are not confined to the battlefields. They find their way into homes far removed from the fields where war was fought.

As these casualties go on, they are sapping the strength of nations; they are reducing the economic potentialities of the nations; they are dragging the nations down. If they go on long, it will not be a question in some of those nations of Europe of building back to prosperity in the time of the present generation, but sharing as fairly as may be the short rations of a starving country.

It is appalling to think of it; death still walking through the homes of the people, deaths not less real than those occurring during the days of the war itself because they are delayed; and all the time that these are allowed to continue, the height to which the nations have to climb on their road back to prosperity is increasing and increasing, for they are sliding down the slope.

The best we can suggest is co-operation between the peoples, frank co-operation in the interest of the world; and I bring you, you the people of America, a message from all the British peoples, not only from the United Kingdom but from the Dominions, from Canada, from Australia, from New Zealand, from South Africa, from India, from the dependencies scattered over the continents of the earth and the islands of the ocean. It is that the British people long to co-operate with you in peace as they co-operated with you in war, in the same spirit, seeking to do nothing which shall arouse suspicion, seeking to be friends in the work to which they firmly believe their hands are now set, the economic recovery of the world.

I thank you.

PRESIDENT INSULL: I wish, Your Excellency, before adjourning this meeting, to express, on behalf of our guests and our members, our very great appreciation of your presentation of world affairs this evening and to express the hope that we may, in our small way, be able to assist in bringing about the results that you and all of us are so anxious should be attained.

SPECIAL MEETING

THE DRAKE

TUESDAY, OCTOBER 25, 1921.

Open Meeting: President Samuel Insull Presiding

Invocation: The Reverend James Samuel Stone

AN ADDRESS:

INTERNATIONAL TRADE AND FINANCE

RIGHT HONORABLE REGINALD McKENNA

PRESIDENT INSULL: The members of the Commercial Club are greatly privileged tonight in having as their guest of honor a gentleman of remarkably varied distinction.

Bearing a Celtic name, he is of the very heart of Britain—a born Londoner. In his young manhood he was that rare combination, both a scholar and an athlete of uncommon distinction, namely: a prize mathematician at that great home of mathematics, Cambridge, and at the same time bow oar in his varsity eight; and individually he carried the light blue of Cambridge still higher by winning both the Grand and Steward's cups at Henley.

From success at the bar he stepped to still greater success in Parliament and in Governmental service. Parenthetically I would here warn any of you who may have social designs on him that during his parliamentary career he was reputed to be the best bridge player in the House of Commons.

As a minister of the Crown and as cabinet minister, he held successively the high posts of Financial Secretary of the Treasury, President of the Board of Education, First Lord of the Admiralty, Secretary of State for Home Affairs and

last and greatest, Chancellor of the Exchequer in the critical years of 1915 and 1916, when he marshalled the wealth and credit of Britain for ultimate victory in the world's war.

Contemporary history says that his first budget, as Chancellor of the Exchequer, was presented to the House of Commons in a speech of only one hour and fifteen minutes, during which he became "one of the most trusted men in England." Contemporary history says further that he "accomplished to perfection" in that hour and a quarter what such experienced parliamentarians as Mr. Asquith or Mr. Lloyd George would have needed hours or days for.

Retiring from the service of the Crown, this gentleman became Chairman of the largest joint stock bank in the British Empire and, I presume, in the world; and he is already as distinguished in private financial affairs as he was in the affairs of state. His fame as a financier is world-wide. His addresses on financial subjects are recognized as classics in the literature of economics.

This eminent citizen of the world—athlete and scholar, distinguished member of the bar, successful parliamentarian, cabinet minister of varied and notable service, one of the great masters of British national finance during the war, banker of commanding position and international distinction—I have the honor to present to you, ladies and gentlemen, the Right Honorable Reginald McKenna, who will address you on the subject of "International Finance and Trade."

HONORABLE REGINALD MCKENNA: Mr. President, ladies and gentlemen, you have done me a very great honor. It is a distinction of which any man may be justly proud, to be invited to address the members of this great and famous Chicago club and to be permitted, as your guest, to meet in the way of friendship so many of your members.

The Commercial Club of Chicago is, I suppose, for this young country, and still younger city, a venerable institution. You have done great work, Mr. President. You have assisted in the beautification of your city. You have helped your young lads to a better life. You have assisted in the training that patriotism calls for from your youth, and you have done in many ways a great work which you and perhaps you alone could have performed.

You are a club, I believe, without a home, and without any of the ordinary amenities of club life. But you, a body of gentlemen, earnest thinking and public-spirited, have devoted yourselves to the welfare of your city.

This club cannot die, but if it could suffer that misfortune, I know what would be the epitaph I should write. It would consist of four words only. *Si monumentum quaeris circumspice*—If you seek the monument, look around. The beautification of Chicago is the monument of this club.

Ladies and gentlemen, I supposed that any one addressing an audience in the United States at this moment could not be altogether silent upon the war. I particularly could not be silent upon it, because it was my duty for nearly two years to endeavor to meet the immense financial obligations which Great Britain was incurring on her own behalf and on behalf of the Allies in the United States, and I cannot forget how much easier my task was rendered by the unsparing help which I received at that time from many citizens of the United States.

Of course, I could not have asked that they should go beyond the strict limits of neutrality, but within those limits—and I cannot be sure that sometimes they might not have been infringed—everything that man could have asked was done for me by your citizens.

That is a memory of the war which I wish to perpetuate. There is another memory, which I also wish to recall now,—

the immense moral enthusiasm which moved your people and my people when forced to engage upon the war.

It was with no idea of national gain, it was with no thought of anything but the assertion of right against might, and to insure that the war should be a war to end war.

I wish forever to remember the spirit of true comradeship which united the Allies in their great fight; I will ever recall the brave spirit of the men who fought for victory, and of the noble women who sustained them in the struggle, but from my heart I say there are many things I would gladly forget.

I wish today for peace as surely as I wished with my whole soul for victory while we were fighting. Let this war in reality be a war to end war and let us show our determination to end war by bringing to the storm-tossed world of Europe a real and lasting peace, something, ladies and gentlemen, which she is very far from enjoying today.

It is not merely a matter of right thinking or of emotion. It is a matter of economic necessity, if we are to see anything like a recovery of the prosperity and the happiness of the world.

My task tonight, ladies and gentlemen, is to speak upon finance and trade and economics, and I am going to say something about the position of the United States,—I trust nothing that will offend you, but, at any rate, such things as I think to be true and, I hope, may be worth saying.

Ladies and gentlemen, what is the position of the United States in foreign trade at the present moment? There are some people who think that foreign trade for the United States is a very pleasant luxury, but something which after all is not necessary for the life of this great people, and if needs must, something with which you may dispense.

It has been said that your foreign trade — I have seen the figures quoted — amounts only to 7 per cent of your total trade. Well, I think those figures are not correct.

Such study as I have been able to give the subject has led me to the conclusion that while your foreign trade before the war was 7 per cent of your total trade, it rose during the war to 20 per cent and is at this moment 14 per cent, a proportion of the volume of your trade which is by no means negligible.

I almost dread, Mr. President, to weary this audience with figures in an after-dinner speech, but if you will bear with me for a moment, I would like to recall to your mind the salient figures of American export trade now and in the past, and I would like also to call your attention to the nature of that trade.

In 1920 your total exports amounted to \$8,000,000,000 in value. Of those exports upwards of 51 per cent consisted of manufactured and partly manufactured goods and under 49 per cent of food of all kinds and crude or raw materials.

If you compare those figures with the corresponding figures forty years ago, in 1880, you will find that in the earlier year your exports amounted to \$824,000,000, or only a little more than one-tenth of your export trade of last year, but in 1880, 85 per cent of your exports consisted of food and raw materials and only 15 per cent of manufactured and partly manufactured goods.

You will see that during this period the nature of your export trade has been changing. The volume of both your export of food and raw materials and your export of manufactured goods enormously increased, for though in 1880, 85 per cent consisted of food and raw materials, it was only 15 per cent of \$824,000,000, a total export of about \$700,000,000 of that class of commodities, but in 1920 your food and raw materials were exported to the value of nearly \$4,000,000,000, or close upon six times the amount that you exported in 1880.

But mark what the development had been in manufactures. In the earlier year your export of manufactures

amounted to less than \$150,000,000. In 1920 they considerably exceeded \$4,000,000,000. That is a trade which cannot be lightly neglected.

Your position today is the position which was occupied by Great Britain during the nineteenth century. Throughout that century we were rapidly developing our export of manufactured goods, and we found ourselves more and more involved in the great commercial development of the world.

During a great part of that time many of our most eminent, most prudent and wisest statesmen used to advocate the policy in our country of what they called "splendid isolation." They thought that England should stand out of all the revolutionary troubles, of all the wars and intrigues of Europe, and that we should go on developing our foreign trade while detaching ourselves from the snares which Europe set about our feet.

But trade and what we may call the force of circumstances were too strong for those eminent statesmen. We found that this immense trade brought us into relationship with all the nations of the world, and that we were utterly unable, desirable as it would have been, to hold ourselves aloof from the anxieties and troubles which vexed Europe.

It is not for me to draw any inference from these facts. I draw no inferences, Mr. President. I only tell you what has happened, and I say to you, who have developed this enormous international trade, at this moment the greatest in the world, that you may find—I don't prophesy; I merely state it as a possibility—that you may find it as difficult as we have found it to hold yourselves aloof from the troubles and responsibilities of the rest of the world.

If you were to sacrifice your foreign trade, if you had no external relationships, you might in some respects be much happier — I do not dispute it — but I think you would be poorer. In modern industry—I speak, I suppose, to a body of gentlemen who are better instructed in this subject than

any other body in the world—in the development of modern industry your plant has been laid down for what we call mass production. If you do not get a wide market for your produce, if your sales are reduced by five or ten, or shall we say 14 per cent, you may find that the drop makes all the difference between working at a profit and working at a loss.

That, ladies and gentlemen, has been our experience. We have found that when the foreign market is closed to us, when the foreign demand is lessened in amount, we live under conditions of bad trade, and our domestic trade rises and falls with the prosperity of our foreign trade. I am very much afraid that you will find your experience to be precisely the same as ours; and also, that you will find that with this trade you will incur responsibilities which will press themselves upon you, however right may be your desire to avoid all connection with them.

Well, now I admit that the problem of foreign trade is not nearly as vital for you as it is for England. After all, you can support yourselves, and you can supply yourselves with all the food you require and nearly all the raw materials necessary for your industries without going outside your own borders. We can not. Foreign trade is, therefore, a vital necessity for us. But though that is true, I greatly doubt whether you will be able to maintain and develop the degree of prosperity which you have a right to expect, unless your foreign trade is in fact maintained.

Now, what are the causes in operation at this moment which are affecting the foreign trade of both the United States and of the United Kingdom? I hear it said very often that the depression in foreign trade is due largely to the existence of the inter-allied war debts. Ladies and gentlemen, I would remind you that as not one penny, either by way of capital or interest, of the war debts between the Allied Governments has yet been paid, I very

much doubt whether they could have had this adverse influence to them.

You know, the United States has a very large war debt due to it, but I think you will be surprised to hear that the net war debt due to the United Kingdom is quite as great as the war debt due to you. I took out some figures the other day which were not without interest. The advances the United Kingdom has made to the Allies and dominions amount to eight billion dollars. The debt due from Germany, under the treaty of Versailles and the treaty of London, amounts to six billion dollars,—or a total of fourteen billion dollars due the United Kingdom. Against that, on the other side of the account, we have a debt due to the United States Government of four billion dollars, leaving a net credit to the United Kingdom of ten billion dollars, which is exactly the amount all the Allies owe to the United States. So the United States and ourselves between us are entitled to receive from Germany and the Allies a total debt of twenty billion dollars, one-half to the United States and one-half to the United Kingdom.

As to the part due to the United Kingdom from the Allies, I confess, ladies and gentlemen, I not only am not sanguine of receiving it, but if it were in my power at this moment, I would cancel it. And I am going to tell you why, if you will allow me, in a few moments.

I do not say the same of the United States debt. I am only speaking now of the debt due to the United Kingdom.

My argument is founded upon the experience of the payment of German reparations. Germany is called upon to pay annually a minimum amount, reckoned in dollars, of about \$650,000,000,—rather over than less. Germany can only pay this \$650,000,000 by exporting goods in excess of the imports she receives to that value. She cannot pay in gold; she does not possess it. Therefore the only thing she can do is to sell her goods in all the markets of the

world, and in such large quantities that after paying for all her necessary imports she will have a surplus over of \$650,000,000.

Now, Germany is under obligation to pay this money, an obligation of not quite the same kind as the debtor states are under to pay their debts to the United Kingdom or to the United States. The obligation which Germany is under is this: she is told that if she does not pay, her country will be invaded, and she has been threatened with a renewed blockade. What is the consequence? The German workman, having a very vivid memory of what the blockade meant to him during the war, when he was deprived of all fats, of the use of all cotton and wool, of most of the necessities of life,—and I have worn, although not for long, because it was so uncomfortable, I have had on my back, at any rate, a German coat made of paper, and I can assure you it is a most disagreeable garment to wear—the German workman, I say, having a vivid recollection of the horrors of a blockade, is willing to work for almost any wages in order that he may export his goods in competition with your goods and with our goods.

As fast as we endeavor to reduce our prices in order to meet the foreign demand, down comes the pressure of the government on the German workman. More marks are issued, paper marks. They are sold abroad, and down goes the external value of the mark. There is consequently a renewed depression in the real wages of the German workman. While he is getting apparently the same number of paper marks as he got before, the commodities he can buy with those marks are always diminishing in quantity.

German wages under this process can be indefinitely forced down until at length the German workman will be reduced to somewhat the condition he was in during the war, when no doubt he will give up the struggle. But until that moment arrives the German workman will go on working

and producing, in competition with your workmen and our workmen, on a scale and on a standard of living which we would never permit our people to suffer under.

The consequence, ladies and gentlemen, is quite obvious. The German successfully undersells us and undersells you throughout the markets of the world. He pays the reparations, it is true; he finds the necessary dollars, pounds, francs and lire. But at what a cost! We have in England two millions of unemployed. I believe you have some considerable number of unemployed here in this country. We, at any rate, cannot get our people employed again until we can get out our goods once more into the markets of the world.

Now, I do not say that German competition and the pressure of the reparations are the sole cause of unemployment in England at the present time. There are other causes in operation, one of which I shall refer to later. But I would remind you of this, that we in our country lose more by the existence of two millions of unemployed for one year than ever we shall get in value from the German reparations paid over a period of thirty years. It looks to me, then, like a very bad bargain. I would rather see our people employed, and well employed; I would rather see them producing wealth in great quantities than receive a dribble of wealth from Germany at the cost of our people being unemployed.

When I see these things happen, I begin to doubt whether it is really for the benefit of the United Kingdom that these reparations should be paid; at any rate, to this amount or in this form; and whether the other debts, the other war debts due to us from the Allies, might not perhaps, if they were paid, prove rather a curse than a blessing.

I would remind you that there are two kinds of international debts. England at the present time, quite apart from the debts arising out of the war, of which I have given

you the figures, is a creditor nation on what we might term trade account to an amount of about \$15,000,000,000. Before the war we were owed by the rest of the world something like \$20,000,000,000. Of that amount we used up \$5,000,000,000 during the war, chiefly in selling back to the United States the dollar securities in which we had invested our money over a period of fifty years or more. I was the means myself of transmitting many, many hundreds of millions of dollar securities to this country. It was a resource reserved to us. We were enabled with the accumulations we had made during our good years to pay for our immediate necessities during the war. But all that money, that twenty billion dollars, had been lent in different foreign countries for the promotion of industry. The money represented so many steel rails, locomotives, machinery, and plant of all kinds which had been sent out for over a century from the United Kingdom in order to develop those countries.

The money lent was capital employed in the foreign country and gave that country the means of furnishing the wealth with which to repay interest and capital alike. That is very different from what happened in the war. All the money lent during the war has been spent, with nothing to show for it,—that is, in a material sense. There is an immense amount to show in a moral sense; there is victory to show for it; but in the way of finding the means of repayment, there is nothing to show, and consequently the nations which have borrowed the money can only repay if their normal trade gives them a sufficient surplus of exports, and then can only repay if the creditor is willing to take that surplus.

The United Kingdom has a very considerable surplus of exports. We paid off last year 117 millions sterling—at the present rate of exchange about \$450,000,000—of the foreign debt. We paid that off without re-borrowing; we paid that

off out of our surplus. That was debt not due to any government, but debt which had been borrowed from private lenders, and we shall be paying off a considerable amount of similar debt during the current years; and year by year we shall go on paying off that debt until the whole of it, as it falls due to the private lenders, is discharged. Great Britain can do that, because, as I said, she has great external resources and a considerable export balance.

But has Germany any export balance to enable her to pay the reparations; or has France a sufficient export balance to enable her to pay the debt due from her; or Italy, or Belgium, Roumania, or the other borrowing countries? I do not believe that they have, ladies and gentlemen. I have seen no figures which would justify any such belief; and even if they had this surplus, I have not seen any great willingness on the part of the United States to accept their goods. Under the circumstances, I do not think that the effort to repay, however desirous the nations might be to undertake it, will be a successful effort, either because they have not the ability to pay or because the United States has not the willingness to receive. For, after all, ladies and gentlemen, if you are to receive these debts, you must accept them in the form of commodities. It is the only way in which foreign debts can be paid.

In England we discovered that long ago. As we became a great manufacturing nation, and lent our money abroad, we found that unless we admitted the goods of other countries into ours, we could not be paid. We learned—and it is a difficult lesson, but a true one—that the only value of an export is to pay for an import. And while I have nothing whatever to say upon the policy of the United States, while I am sure that you know your business a thousand times better than anybody else does, and while I would not presume for a moment to suggest to you any line of policy for you to adopt, I do merely remind you as an

economic truth, that if you wish to be paid by a foreign debtor, you must accept his goods.

Ladies and gentlemen, I am detaining you too long, but before I sit down I must say something as to one other matter.

The United States and the United Kingdom are the two richest countries in the World. They enjoy much the greatest foreign trade. We are very nearly equal in that respect at this moment, though I think in the latest figures I have seen you are just ahead of us. They are far and away the greatest foreign creditors. I think in the matter of being foreign creditors we are ahead of you; we are owed more than you are, taking both trade debts and war debts together. While we enjoy this wealth and this trade and this foreign debt, we have the most unemployment and we are the heaviest taxed.

Now, does it occur to any of you that there is any connection between heavy taxation and unemployment? It does to me, because we suffer even more from taxation than you do and because, therefore, the lesson has been brought home to us more directly and with greater weight.

There are people who hold that if the State takes from the individual everything above what is necessary to support himself and his family in reasonable comfort, and spends all the surplus on government work, the nation is living an ideal life. I have no doubt you have people who preach that doctrine in this country, as we have in ours. It is a gigantic fallacy. They forget that the profit made in one year, so far as it is not spent on unprofitable consumption, becomes an increase of capital in the year ensuing, and by its use, trade, year by year, is increased in volume and national prosperity extends. But, if you take from industry all the surplus above what is necessary to maintain a man and his family in reasonable conditions of life, the whole of your reserves vanish. What you need for the development of your

business, for the repair and extension of your plant and your machinery—all that is gone. It is spent by the state within the year and instead of being a nation with a growing industry and growing wealth, you become poorer and poorer as the years go by.

It is a question of economic fact. Excessive taxation does not really take from the rich in a so great degree what they are accustomed to spend as what they are accustomed to save. It takes from them what they would otherwise use in extending their business; and it is the greatest mistake to believe that a nation is benefited by a high rate of tax and a rapidly rising scale of surtax imposed in order to absorb what is regarded as the surplus income of the great industrialist or banker.

We need their resources. We know that those resources are going to be saved. We know that they are resources in powerful hands which can use them to the best advantage; and we know that in the long run every man is no more than a trustee for the wealth he manages, for he cannot enjoy more than a limited amount himself. He cannot take it away with him. He builds up a great business and a great industry, and he thereby contributes to the wealth and prosperity, not merely of himself and his family, but of his whole neighborhood, of his city and of his country.

We must therefore see to it in my country, and I think you may have to see to it in yours, that expenditure be so managed as to permit of a material reduction in taxation. It is necessary for the development of business and it is the surest means by which industrial prosperity can be restored.

Ladies and gentlemen, I thank you for the great patience with which you have listened to me. I am afraid an address of this kind is a little tiring, but you have been so patient and so good that you have encouraged me to go on longer

than was fitting. I thank you most sincerely for the kindness of your reception, and I hope that before long either I may be able to revisit your great and wonderfully growing city, or that I may have the pleasure of welcoming all or some of you gentlemen in my own home in London.

PRESIDENT INSULL: I will not detain you, ladies and gentlemen, longer than to express, on your behalf, to the distinguished gentleman who has addressed us, our very great pleasure and very great interest in what he has said to us this evening.

REGULAR MEETING

THE DRAKE

NOVEMBER 3, 1921

Open Meeting: President Samuel Insull Presiding

Invocation: Reverend James Samuel Stone

AN ADDRESS:

THE RIGHT HONORABLE ADMIRAL OF THE FLEET

THE EARL BEATTY

FIRST SEA LORD OF THE BRITISH ADMIRALTY

PRESIDENT INSULL: The members of The Commercial Club have been peculiarly fortunate this year in the character of the men who have honored us with their presence.

In May it was our privilege to entertain Sir Auckland Geddes, the British Ambassador at Washington, who in three short years passed from the cloisters of a Colonial university to the Imperial Council Chamber of Downing Street.

Last week we had as our guest the Right Honorable Reginald McKenna, chairman of Britain's greatest joint stock bank and who, as Chancellor of the Exchequer, was responsible (if I may quote my own language in introducing him) for marshalling the wealth and credit of Britain for ultimate victory in the world's war.

Tonight it is our privilege to have as our chief guest of honor another of the great figures of the world war and one who has a special claim upon our interest and regard. For to us he is not only Britain's Admiral of the Fleet and first sea lord of the admiralty, but he is something more. In

greeting him we recall his distinguished part in the naval operations, which enabled our country to participate effectively in the war—the operations which kept the seas clear for the transport of our men and munitions to France; we recall the harmonious association and co-operation between him and the commanders of the American navy; and especially do we recall his close family relationship with one who was, for many years, the most distinguished member of the Commercial Club of Chicago.

Our guest comes to us as the official representative of the greatest naval power in the world and admiral of the world's greatest navy. We can say "greatest naval power" and "greatest navy" without the slightest disparagement, either expressed or implied, of this country's naval position or of the American navy's glorious record.

There should be no room in our thoughts for invidious comparison of British and American naval strength, as there is no reason for it. The circumstances and situations of the two nations in respect to naval necessities are wholly dissimilar. We, as a nation, are self-contained and self-supporting and self-sufficient, as no other nation is. Our national existence is not dependent upon keeping the sea lanes open. On the other hand, in a world from which war has not yet been banished, Britain has had to be dominant on the seas or be destroyed. This was so in 1914 as it was in earlier times.

As Admiral Mahan, the great American naval authority, has stated the case, in referring to England's necessity for a great navy: "The very food that is eaten by its inhabitants and all that is needed for the industry and commerce of the country is brought to them over the sea. If these Isles are to be safe from aggression they must be safeguarded on every sea." The Right Honorable Lloyd George, Britain's premier, in one of his speeches on the war, aptly stated this country's modern situation. Unless the Allies had been completely triumphant on the sea at the outset of the war,

he said, no effort on land would have saved them. It is taking nothing from the credit due any other country, or any other navy, to recognize that the British fleet was mainly responsible for that complete triumph on the seas at the outset of the war.

An American newspaper man, Frederick William Wile, then correspondent of the Chicago Daily News, has set down the record in greater detail. Among the items he places to the credit of the British navy in the war prior to 1917 are these:

Drove German commerce from the seas.

Preserved the British Empire from invasion.

Blockaded Germany to the verge of starvation.

Enabled Britain to wage war in ten different parts of the world.

Transported 20,000,000 men with all necessary equipment and supplies to the various war fronts.

Held open the door for food and other necessities brought from across the seas to the 46,000,000 inhabitants of the British Isles.

Kept munitions and supplies flowing without interruption to the armies and navies of the 75,000,000 inhabitants of France and Italy.

To recall these facts, I repeat, in no way belittles the American navy of its achievements in the war. Our navy's feat of transporting more than 2,000,000 men across the Atlantic Ocean, infested as it was with submarines, with a loss of less than 300, makes one of the brightest pages in naval history.

But our own naval commanders are among the first to acknowledge that their performance would have been impossible without that command of the seas which was established at the beginning of the war and held practically unchallenged, except by the abortive submarine campaign, until the armistice was signed.

All here will agree, I believe, that our recognition of the great part played by the British navy in the war is certainly not dimmed by remembering that the personnel of that navy speaks the same language that we do. For it must ever be with peoples, as with individuals: those which speak in the same tongue will come closest together in mutual understanding and co-operation. This is a consideration of more than passing interest and significance at this time.

Our chief guest of this evening has come across the ocean as a representative of the British government at the momentous international conference that will meet in Washington next week at the call of the President of the United States. That conference is called, as you know, to consider ways and means of cutting down the enormous cost of armament that has become a burden almost unbearable, even by nations of the great wealth of Great Britain and the United States. It must be obvious that no effective steps can be taken toward reduction and limitation of armament by international understanding unless something be done to eliminate circumstances and conditions and differences which are recognizable as possible breeders of war.

The eyes of the world are upon that conference. Many go so far as to say that its deliberations and the result of them will determine whether our civilization shall renew its vigorous growth or go down in ruin at no distant date. But whatever one's beliefs or fears, the thoughtful minds of the world appear to be agreed that success of the conference will depend upon the degree in which good-will and co-operation between the representatives of the English-speaking peoples may prevail.

The thought I would convey to you has been summed up in a comprehensive article on the conference, which appeared a few days ago in one of our most widely circulated magazines, as follows:

“The two most important, most powerful and most concerned nations in the list (of nations represented at the conference) and in the world, are the United States and Great Britain. The well-being of the universe rests in the hands of the English-speaking peoples

“. . . . If the United States and Great Britain do not show unmistakably and irrevocably somewhere during the course of the conference, so plainly that the whole world may understand, that regardless of any former disagreements regardless of any present differences the two countries are as one on the international problems that are scheduled to come before the conference—then it would have been better never to have called the conference; then present conditions not only will continue but will grow worse and there is a fair chance that everything will go to pot, including the United States and Great Britain.”

But these weighty considerations of the present hour should not, and I am sure do not, shadow our greeting to the guest of the evening. We honor him for what he is in his own person, as well as for what he represents.

Our guest is “a first-class fighting man” in everything that the phrase implies. He comes honestly by it. He is a son of the Emerald Isle. And I hope I may be excused, if I say in passing, that it seems strange that the race of people with which Britain has had such long and continued disagreement at home should have supplied Britain with so many great leaders who have upheld the honor of her flag and added new luster to her achievements on sea and on land throughout the world.

Entering the navy at the age of thirteen, our guest has passed his whole life in the fighting forces of his country. He served with great distinction when only a lieutenant in the Nile Flotilla under Kitchener and was rewarded with higher commands and decorations. A few years later, he added fresh laurels to his country’s flag in the Boxer rebellion

in China, becoming a Captain in 1900 and a Rear Admiral in 1910. In 1912 and 1913 he was naval secretary to the First Sea Lord of the Admiralty and in the latter year was placed in command of the First Battle Squadron, being promoted to Acting Vice Admiral the day before Great Britain declared war on Germany. It has been said of him that he has proved himself to be a fighter who has the instinct for the right stroke at the right moment, an instinct which in times of war is beyond price. He was a Commander at the age of 27; a Captain at 29; an Admiral at 45; a leader of distinction prior to 1914 and Britain's greatest naval commander in the great world's war. I have the honor, ladies and gentlemen, to introduce to you, The Right Honorable Admiral of the Fleet, The Earl Beatty, First Sea Lord of the British Admiralty.

ADDRESS BY

THE RIGHT HONORABLE ADMIRAL OF THE FLEET
THE EARL BEATTY, G.C.B., O.M., G.C.V.O., D.S.O., etc.

First Sea Lord of the British Admiralty.

MR. CHAIRMAN, I thank you for the warm terms in which you have referred to me. I am embarrassed at being unable to find adequate language to express all that I feel on an occasion such as this; and I thank you, ladies and gentlemen, for the very cordial manner in which you have received the remarks of the Chairman and for the warmth of the welcome that you have accorded to me. Indeed, my advent in this country has been one of welcome; so much so that I feel at home. Only today at lunch I was hailed as a brother-in-law. That, ladies and gentlemen, was a touch that went to my heart and I felt that I was not utterly among strangers.

Tonight I am at home because I am surrounded by fighting men of this great country. On my right and on my

left and in front I feel that I have comrades in arms, and around I have brothers- and sisters-in-law.

The references which you were kind enough to make of me, Mr. Chairman, I feel place me in a somewhat false position, and I feel that before I say anything else I must confess to you that what I have been able to do, that which I have been able to achieve, was due to the gallant officers and men whom it was my privilege to command. Not the least amongst them was that magnificent unit of the United States navy commanded by that distinguished officer, and my very good friend, Admiral Rodman. When I say that, you will recognize that I am a very fortunate individual, fortunate in having a brotherhood of the sea under my command. It is no light thing, that brotherhood of the sea. It is a brotherhood that goes to the heart, and when any one member of it is in trouble he can be sure and certain that another member of it is going to stand by him.

Now, the immediate object of my visit to this country was to attend the annual convention of the American Legion at Kansas City. I was invited there to renew the friendship which had been created by the war, a friendship which was one of the ruling factors in enabling that war to be brought to a successful conclusion. That those members of the American Legion cherished the renewal of the friendship was evidenced by the invitation, and it was a great thing to come across the Atlantic and join with those who triumphantly bore the standards on the battlefields of Europe and on the high seas and renew in peace that great friendship that was made in war.

The value of that convention is very great. That it is so is recognized almost universally. When I tell you, ladies and gentlemen, that the invitation to attend this convention was endorsed by the United States Government, a fact of which I am inordinately proud, and I was urged by the British Government, notwithstanding my many

duties as first sea lord, to accept the invitation, it points to the fact that the governments of both countries held this convention as being a matter of utmost importance; important in maintaining and increasing the good will and the unity of those that fought side by side in the great war, and completing a union which was based upon four and one-half years of suffering and sacrifice on the field of battle.

Surely that convention at Kansas City was a very fitting prelude and of good omen to the great conference which is to take place at Washington. That conference, as has been pointed out by your chairman, is fraught with great things. It is full of hope and desire that great things shall come out of it. It is impossible to think that representatives of all the great countries which are going to assemble, and will sit there and discuss the various questions frankly and honestly, will be unable to find a solution. Surely a formula can be devised which will reduce the great burdens which now lie upon the peoples, and enable our countries to reestablish the industries of peace and the contentment of mankind.

For myself I utterly discount any possible cause of differences between our two great countries. When we look at it and think about it, it seems incredible. All our instincts and all our interests are such as have and shall bind us closer together. And I do not mean that it is any question of bolstering up a man-made form of alliance, but rather of keeping alive and awake that communion between our two countries which is desired so earnestly by both.

It is not possible to conceive that the two countries should be in perfect agreement at all times. In international affairs, disagreements are called incidents, and those who have little to do and have much time on their hands delight in making much of it, in making mischief; but if we know each other well enough, as I believe we are going to, and

understand each other completely enough, we need not fear any possibility of mischief makers. It is just a matter of complete understanding.

In my various duties during my life I have had opportunities of cooperating with the navy of the United States both in peace and in war, and I think, therefore, that I am entitled to speak with some voice of authority, and I can assure you gentlemen that we never had any difficulty at any time in seeing each other's points of view or of arriving at a conclusion which was perfectly satisfactory to both sides.

What was possible to these representatives of the navies, who are not diplomats, who are just plain, honest, inarticulate men of the sea, is surely possible for those who are responsible for our relations, with all the great advantages which they possess.

As an instance of what I mean, if you will permit me, and if I am not taking up your time too much, I would like to quote an incident which occurred a great many years ago. I have told it before, but I think on this occasion it will bear repeating.

It was in 1859, and a British squadron was engaged in attacking the forts at Pei-Ho. They were having a pretty rotten time. An American squadron was handy, and the admiral, the Americans being neutral, thought he would like to go and see how his pal, the British admiral, was coming on. So he manned his barge and he pulled to the British ship in a hail and storm of shot, during which his coxswain was killed. He got on board, and after an interview with the British admiral, who was lying dangerously wounded in his cabin, he came out to do the reverse journey and he could not find the barge crew. They were on the bow of the ship fighting the bow gun.

He hailed them, saying, "Hello there, you fellows! Don't you know we are neutral?" As they came shuffling

aft one of them said, "Beg pardon, sir. They have had a lot of casualties at this bow gun. They were getting pretty short handed, so we thought we would lend them a hand for fellowship's sake."

That is the point, ladies and gentlemen. For fellowship's sake, the two great English speaking nations must keep together. As our chairman has said, if they do keep together, what have we to fear in the world?

The chairman has made some references to the work of our navy during the war. They were very handsome and laudatory, and I thank you, Mr. Chairman, for all you have said of the British navy. May I say to you, ladies and gentlemen, my country is not a military nation. In England the British navy is the senior service. I believe in no other country in the world does that exist. Why? Because the British Empire came into being by the sea, exists by the sea, and without the British navy would disappear.

The chairman has told you what was done under cover of the British navy. We do not claim in the navy that we won the war. Do not run away with that idea, because it is not so. We did not win the war. But what we did do, in the first part of the war, and seconded by the United States navy in the latter part of the war, was to make victory possible. Without the British navy those millions of British soldiers would not have been able to stand by France and Belgium. Without the British navy they would not have been able to be maintained if or when they got there. The United States navy, in conjunction with the British navy, made it possible for you gallant gentlemen to be carried to France at a time when the outlook for the Allies was darkest, and enabled great victories to be won.

I am not asking credit for the navy for doing it. I am not saying they did anything honorable in doing it. They

were only doing that for which they existed. It was the simple matter of doing their duty. But I lay stress upon it because it indicates quite clearly the situation. The British Empire is not contained in one continent, but consists of one little island and great dominions, self-governing dominions and state colonies distributed all over the world. The lines of communication between those great self-governing dominions and the heart of the Empire are by the sea, and the navy is not a weapon of offense, but it is a weapon of defense. If I may refer to it as such, the navy is the insurance of the British Empire.

Another point which may bring home to you what the navy of the British Empire is to England is the fact that if England is cut off from the rest of the world, she will be starved into submission in six weeks' time. That is a fact which all of the eloquence in the world cannot refute, and it will explain to you what dependence England has upon her navy.

May I in conclusion refer you to part of a message to Congress which was delivered by a very great man and a very great president of the United States, General Andrew Jackson. Mind you, he had spent a good deal of his time in fighting England, and therefore he knew something about both sides. He said, "With Great Britain we may look forward to years of peaceful, honorable and elevated competition; everything in the history of the two nations is calculated to inspire sentiments of mutual respect, and to carry conviction to the minds of both that it is their policy to preserve the most cordial relations."

What was said so many years ago can be applied with equal, if not greater, force today. We have cemented that mutual respect to which he referred by common sacrifices in the cause of humanity. We have poured out our wealth and our manhood in the common cause; and I, who have seen something of the sacrifices that have been made, pray

that conviction shall be carried to the hearts and minds of our respective peoples so that we shall live in contentment and greater prosperity for the generations to come.

I thank you, ladies and gentlemen.

PRESIDENT INSULL: Our next speaker, ladies and gentlemen, is a very modest man. He tells me he is unaccustomed to public speaking and that he can only state a little of his experience in a blunt, sailor-like way. It seemed to us peculiarly fitting that as the Navy Department at Washington had designated as its representative, to accompany Admiral Beatty, this distinguished officer of the American navy, who was commander of the battleship force assigned by the United States Government for duty with the British Grand Fleet in 1917-1918, we should press him into service and call upon him to follow our distinguished guest of the evening and tell us something of his experience with him. This American admiral graduated from the United States Naval Academy in 1880, and has risen step by step through the various grades until he became Rear Admiral in 1917. He served with great distinction in the Spanish-American War. When he joined the British Grand Fleet with the five United States war vessels which were under his command, he had just weathered a terrific storm, during which the wireless was torn away from two of his ships. When the British Admiral, our distinguished guest, met him, realizing the severe weather which the American ships had encountered, he asked the American Admiral when he would be ready to put to sea; and the answer of the American was, "At once, if necessary." That answer was typical of the reputation borne by the American battle squadron throughout its association with England's mighty sea forces. But I do not think that Admiral Hugh Rodman needs any further introduction. It affords me profound pleasure, ladies and gentlemen, to present him to you.

ADDRESS OF

REAR ADMIRAL HUGH RODMAN, U. S. N.

ADMIRAL RODMAN: Mr. Chairman, ladies and gentlemen, members of the Commercial Club of Chicago: If you could look right down into my inner consciousness, and share my thoughts with me, you would wonder what on earth I am going to say. I had not known I would be called upon to address you, and therefore in the last few moments I have made a few rough notes; and here goes!

I have not infrequently been taken for a Britisher. Why, I do not know. When Lord Beatty was in Washington, we happened to be in a certain office—I will not say where—and we were introduced to a certain secretary and certain other people. A little bit later I got a telephone message—it was very apologetic—to this effect: “We want to apologize to you, sir, because in our introduction to you we thought you were a British Admiral.” I replied at once that no apology was necessary. I am proud to say that I was a British admiral for about a year, and I did not think any apology was necessary.

This leads me up to the incident that carried me to the Grand Fleet. I was appointed the commander of our American battleships to go over and “splice out” the Grand Fleet. Now, do not for a moment think that the Grand Fleet could not have taken care of the situation. It simply meant this, that the added strength that we brought to the Grand Fleet made any conclusions with Germany a certainty.

I remember very well crossing the Atlantic. As Mr. Insull has said, we did get into a pretty bad blow. Our ships were separated. However, we found ourselves together again, and following the route that was laid down by our Navy Department, we arrived one day at Scapa Flow. Of

all the God-forsaken, wind-swept, desolate, dreary places, commend me to Scapa Flow! I wonder if you realize its disagreeable position. You know it is north of the parallel of Sitka in Alaska. They have there, I believe, about eleven months of winter, and about one month—don't listen!—of damnation cold summer.

I went immediately on board the Queen Elizabeth, Lord Beatty's flagship, and reported to him. I said, if I remember correctly, I thought there could be no two commanders in any one force; that they had had the experience of three years of bitter war, and I felt highly honored as an American to report to him as his subordinate, and under his command to serve during the remainder of the war.

It was not a difficult thing to do. Our navy is a good navy. We have had the same training, and in spite of what others may say, I will say emphatically that we were prepared when we joined the Grand Fleet. I realized at once that there were certain things we must adopt. Lord Beatty was kind enough to give to each of our ships a code of British signals. We adopted them and, if I remember correctly, within 48 hours we were using them.

Now, picture for yourselves what that meant. For example, when you read a newspaper, you do not spell out the words, but you visualize them. And in the same way we had visualized our own signals. When we had adopted a new code of flags, it meant that we must spell out each signal that was given. Yet I say again, not in any spirit of braggadocio, but simply relating the fact to you, within some 48 hours after they were kind enough to give us those signals, we were able to take their signals and use them intelligently. And furthermore, we were able to conform to their tactics and follow their manoeuvres, and after a little instruction it was not very difficult to carry out their manoeuvres in an intelligent way.

I wonder how I could praise Lord Beatty. I sometimes wonder what one should say in the praise of such a great man; but I can say unqualifiedly this, that in my heart I believe there was no man, bar none, who did more to bring this war to a successful conclusion than the Admiral of the Fleet, Lord Beatty.

There is no necessity to recite his career. Everybody knows it. What your chairman has said is known to everybody, his work in Egypt, his work in China, his work with the Admiralty, and over and above all else, his work in the British navy during this great war. There was never one single occasion where his ships were engaged but that he came out victorious.

Serving in the grand fleet, coordinating and cooperating with them, some may have thought we were strangers. We were never strangers. From the very day we entered we were friends, and it soon ripened into a comradeship and into a fellowship and into a brotherhood that I am sure will last between our navies as long as Great Britain and the United States preserve their navies.

I listened to a speech today of Colonel Buckingham, and if he be present here tonight, I want to find fault with him. He said Lord Beatty was a brother-in-law of Chicago. Why, ladies and gentlemen, you know he is a brother of the United States.

I am going to pass over the part our navy took in this great war by simply mentioning that soon after we entered we sent our destroyers to England and they were placed under the command of Admiral Bailey of the British Navy at Queenstown. We sent our submarines; we sent an air force; we sent some great guns, which cooperated with our armies in France; we sent our marines, who did wonderful work; we sent our mine layers, who laid a barrage across the North Sea; and I can simply say, ladies and gentlemen, that our navy in this war did all that was expected of it.

And so let me come down to the armistice and tell you what it means. There was a great German fleet, which, owing to the operations of the grand fleet, was thrashed to a frazzle every time it came out, and toward the latter part of the war it remained in its ports for no other reason than because if it came out it would be driven back.

So we sent our naval representatives to the conference at the armistice, and they made certain demands. The demands were, in plain English, the complete elimination of the German fleet.

I remember the surrender. It was stipulated under the instructions of Lord Beatty, that the Germans should first land their ammunition; remove the war heads from their torpedoes; dismantle their breech blocks; land their gunners; and render the German fleet absolutely incapable of any offensive power. That was done.

Then under Lord Beatty's instructions, when the time came for the surrender, they were put in a formation that could do no possible harm even if they were treacherous. They were formed in one long line with their battle ships leading, and then their battle cruisers, light cruisers, destroyers, and what not. In the meantime, if I remember correctly, their submarines had surrendered elsewhere.

Then came the most glorious day, I think, in the annals of our two countries. There was nothing that could surpass it. I remember well our instructions, to leave the site where the grand fleet was anchored, and under my command was a very, very small and minor part. We were carried to sea in two parallel lines, and at a stated time and stated position we could see emerging from the mist the German fleet, and just then there came a little British cruiser. I recognized her more from the fact that she was flying her observation balloon. Running to under the head of the German fleet she signaled this command, "Follow me," and those great German ships that had been shorn of every single offensive

weapon like a flock of sheep followed that one little British cruiser down through our line.

I can remember seeing our battle flags all flying. I can hear our bands—I say ours; I mean the British and American bands—not only playing our national airs, but patriotic airs. I can remember our officers and men at their gun stations fully prepared for any treachery, for God knows we would not trust them. A more humiliating, a more ignominious spectacle is impossible to imagine than the spectacle of the German fleet steaming down through our line.

Gentlemen, I am going to preface my remarks by saying that afterwards—I will come back to this point in a moment—Lord Beatty was standing on the quarter deck of the Queen Elizabeth, his flag ship. I heard someone say, “Admiral, you have our deepest sympathy.” “Why,” he said, “sympathy, man! I do not want your sympathy. I want your congratulations.” And why? For no other reason than this; there has never been a victory in this great world, bar none, that was as complete and absolute as the victory of the Grand Fleet over the German fleet when they surrendered.

Now let me recite the finale. I remember as the Grand Fleet escorted the Huns into their anchorage, there was one more signal that is historic. They were assigned to their respective anchorages and Lord Beatty made this signal: “At sundown haul down your colors and do not hoist them again without permission.” Can you imagine such a thing?

I can see the German fleet being interned in Scapa Flow several hundred miles to the north. I can see the divisions of battleships, of battle cruisers of the Huns going to sea escorted by one British cruiser, driving them in like a lot of steers. I believe I might mention, however, that there was a division of battleships some distance out at sea to take care of anything that might come up. Still, the Germans did not know it. So I say again, there was never a more complete

victory on this earth than that, and there, gentlemen, is the man who did the work.

In conclusion let me say this: I have heard a lot about this question as to whether or not Great Britain and America are going to stand together. Why, gracious alive, there is no question in my mind. I know they are going to stand together. There is no question about it under the sun; and if they do, and I know they will, it is going to produce the greatest blessing that this world has ever known. It will mean everlasting peace.

PRESIDENT INSULL: Before bringing these very interesting proceedings to a close, I want to express to your Lordship, on behalf of the Club and its guests, their very high appreciation of your very great kindness in honoring them with your presence this evening, and to assure you it has been one of the most interesting occasions that it has ever been the privilege of this Club to enjoy.

And to you, Admiral Rodman, I wish also to express the thanks of the Club and its guests for supplementing the speech of Lord Beatty and for giving expression to your opinions which modesty would forbid the principal guest of this evening from presenting to us.

I believe the Commercial Club has had tonight as interesting an occasion as it is possible for them ever to have, and I trust the presence of the Admiral of the British Fleet on my right and the distinguished Admiral of the American Navy on my left is symbolical of what will happen throughout the generations to come.

TWO HUNDRED AND SEVENTY-EIGHTH REGULAR MEETING

THE BLACKSTONE

SATURDAY, JANUARY 21, 1922

Open Meeting: President Samuel Insull Presiding

Invocation: The Right Reverend Samuel Fallows

AN ADDRESS:

SOME OF OUR PROBLEMS

MR. MELVILLE E. STONE OF NEW YORK

PRESIDENT INSULL: Distinguished guests, ladies and gentlemen, members of the Commercial Club: It has been a time-honored practice for the president of the Club for the time being to introduce the speaker of the evening. We had hoped this evening to change that procedure somewhat and to have as our initial speaker our friend and member, Mr. Victor Lawson, who for so many years was associated in the newspaper business with our distinguished guest. But Mr. Lawson unfortunately met with a slight accident, which confines him to his home tonight and makes it impossible for him to participate in his welcome home to our friend on my right, so it falls to my lot to present him to you.

To recount his achievements as a citizen of Chicago would be but a waste of time in such a company as this, composed very largely of men who knew Mr. Stone intimately long before it was my privilege to come to this city to reside.

Practically his whole life has been spent in the newspaper business, with a few excursions into banking and

business affairs and into participation in some of the municipal affairs of the city.

His establishment of the Chicago Daily News marks an epoch in the newspaper history of the Mississippi Valley. His connection with the Associated Press and the building up of that marvelous news collecting organization, which is one of the greatest examples of the combination of brains that we have in this country, is a monument to his great ability as an executive.

His knowledge of world affairs and of the great characters that have passed across the stage of international history during the last fifty years is unique.

His management of the news collecting agency with which his name is so closely associated during the period prior to the entrance of this country into the war is, if I may be allowed to draw for a moment the veil of privacy from personal grief, one of the greatest monuments to his sense of justice and his desire to preserve neutrality under the most trying personal circumstances that any man could possibly act under.

I am not going to detain you any longer except to say that as a great constructive journalist his knowledge of and accomplishment in connection with national and international affairs entitles him to rank amongst the world's leading statesmen.

To us he is a Chicagoan, a citizen of this great city of the highest possible distinction. He is a prince of good fellows, and, above all, amongst his old friends one of your and my fellow members. Mr. Melville E. Stone.

SOME OF OUR PROBLEMS:

ADDRESS BY

MR. MELVILLE E. STONE

Mr. President, ladies and gentlemen, fellow members of the Commercial Club of Chicago, Will you understand me if I say I am not at all surprised at your reception of me,—not at all because of my personal deserts, but because of that splendid spirit of camaraderie which is markedly Chicagoan. It was Cicero who said of the Lacedaemonians that when an old fellow-citizen of Lacedaemonia entered an Athenian theatre and could not find a seat, every Lacedaemonian rose to offer him a place. And so, anywhere in the world all one has to say is in the old Roman phrase, *Civitatis Chicagoensis sum* (I am a citizen of Chicago), to secure a Chicagoan's greeting.

There is an old childhood song ringing in my ears; you young men cannot remember it, but some of my older fellow members will.

“Home again, home again from a foreign shore;
And oh it fills my heart with joy to meet
my friends once more.”

Yet it is not an unmixed joy, for I am hourly and momentarily made conscious that the men of my generation have, in large measure, joined the great majority. As someone has said:

“The milestones into headstones turn,
And under each, a friend.”

I have come home. Here I lived from 1854 to 1900; here I grew from childhood to manhood, here I saw this marvelous city grow from swaddling clothes to a majestic maturity. To Chicago, its support, its affectionate, almost maternal regard, I owe all I am to-day.

In 1900, after an absurd decision by an utterly incompetent justice of the Supreme Court of Illinois, it became necessary for me to move to New York to try and establish a new Associated Press. The proprietor of the Inter-Ocean filed a bill for an injunction against me in your state courts. I had taken up my legal residence in New York, and acting on my rights and with reasonable prudence, with John S. Miller, my attorney, I called on Judge Grosscup in his chambers, made my affidavit that I was no longer a citizen of Chicago but of New York, and demanded a transfer of the cause from your state court to the federal court. This was my right and the transfer was automatically made.

When the transaction was over, in a purely casual way Grosscup turned and asked me how I liked New York. "Oh, well enough," I replied, "but I am glad to be back home." "How is that?" he replied, much to my discomfort; "You have just sworn that Chicago is not your home."

Back in 1865, when Mr. Gladstone was beaten for Parliament as the candidate for the Oxford University, he went to Manchester and in the old Free Trade Hall began his speech by saying, "I am come amongst you unmuzzled." Well, I adopt his phrase. For something like twenty-eight years I have been muzzled. Since the basic principle of the Associated Press was that it should be impartial and non-partisan, I could never say whether I favored a Republican or a Democrat; whether I was a free trader or a protectionist, because any utterance of mine, I having control of the Associated Press report, was asserted to be representative of the attitude of the Associated Press. But, now that I no longer have control of the daily report of the organization, I feel very great relief and may perhaps say some things here among my friends that until now would never have been permissible.

Let me caution you, however, to understand very plainly that I do not speak for the Associated Press in anything I

may say. The Associated Press has no opinion upon any subject. Its sole mission is to transmit the fact, believing that in our form of government the people must be capable of forming their own judgment if given the unbiased truth.

I would like to talk with you rather than to you for a brief hour upon the problems presented to us for solution in these troublous times, which in the phrase of Tom Paine "try men's souls."

And there are problems of every conceivable character. The worst thing that the Germans did was not the slaughter of ten millions of the very flower of western civilization on the battle front; nor even the dastardly destruction of the lives of women and children by aeroplanes and submarines. The dead are at peace. The worst offense of the Germans was that they have left us a world in which it is almost impossible for the living to live. It is to this Pandora's box of troubles that we are forced to address ourselves.

There are local problems, domestic problems, foreign problems, and many of them seem so insoluble that we are tempted to abandon the effort in sheer despair. It is so much easier, yet less profitable, to criticise than it is to construct. I admonish you that we should avoid cavilling, and, remembering the difficulties of the situation, lend a patient ear to any honest effort to make our own country and the world at large a comfortable abiding place.

Let us turn to a purely domestic problem, one which confronts our national government. It deals with the relations existing between the executive and legislative branches. It is not a new question, but as old as the Government itself.

When in 1787 the Federal Constitution was framed, there were two bitterly opposed factions in the Colonies, the Federalists led by Alexander Hamilton and the Republicans led by Thomas Jefferson. Hamilton was an avowed monarchist who wanted a government fashioned after the British model with king and commons. Jefferson wanted a

democracy. It is among the miracles of history that our forefathers were able to produce a document which was accepted by both factions—with much misgiving, to be sure,—but it was accepted, and under it the governmental bantling grew to stalwart proportions.

I say it was a miracle because the compromise then arranged was destined to prove unworkable. They provided for three equally coordinate branches of government, the executive, the legislative and the judicial. If you give the subject a moment's thought you will agree that such an arrangement could never permanently endure.

Some years later, in the case of *Marbury vs. Madison*, Chief Justice Marshall by argument, which was at least effective, did what the fathers had failed to do and what is now clear they had no thought of doing,—he raised the judicial branch of government to a position of admitted dominance. But the relation of the President to Congress was left unsettled. Wherefore we face many complications.

I think every student of our system of government must agree that our national congress is not properly composed, neither is its authority properly defined. The 17th Amendment to the Constitution, which was adopted a few years ago providing for the popular election of senators, seems to me a mistake. It certainly has not improved the personnel of the body. The great galaxy of wonderful senatorial giants whose names adorned our senatorial history have passed away, and men of mediocre capacity have usurped their places. It is almost as difficult to name the conspicuous members of the United States Senate as to repeat the words of our national anthem, the *Star Spangled Banner*.

And there is something very wrong with the lower house of Congress. Indeed its very name is incorrect. It is not a House of Representatives, but a House of Delegates. The members of that body all seem to have district minds, and neither national nor international minds. There is no

leadership in either house. Instead there is something well nigh akin to chaos. Yet there must be leadership in our government; there must reside somewhere the ability to formulate a policy, if we are to have a policy.

For many years it was quite possible for the President to enforce obedience upon Congress by the use of patronage. But, when the civil service reform laws were passed the patronage "bait box" was pretty well emptied and thereafter the fish could not be caught. Of course we all felt a contempt for the place-hunting congressman, and yet from one point of view the patronage bribe had its merit. We are today left without any assurance of leadership of any sort, and what our government will do in respect of any given subject seems to be past finding out.

The effect of this is much more serious than you imagine. It touches every phase of our domestic and our international interests and relations. I have thought perhaps that beneficial results might be secured by the admission of the members of the Cabinet to seats on the floor of Congress, not to vote but to explain, inform, advise. There may be doubt about the adoption of the principle of a responsible ministry such as is in force in England, France and Italy. This might and very likely would throw us into the confusion we have frequently observed in those countries when the premier attempts to commit his government to a line of policy and is suddenly displaced by an adverse vote of the parliamentary body. We might turn, perhaps, with advantage to the plan in force in the German Empire, where the cabinet aims to inform the Reichstag but cannot be displaced if they fail to enforce his policy.

Out of this confusion imposed by a chaotic Congress, party rule in Washington has pretty nearly disappeared. In its place and for perfectly understandable reasons, a system of bloc control is developing. In this subject Chicago has peculiar interest. The prosperity of this city is dependent

upon the prosperity of the farmer; and the farmer is having a very hard time. With high labor cost and high transportation cost, he cannot make a living.

The suggestion that we dip into the national treasury for a bonus to aid him is simply madness. If you do this for the farmer, how shall you refuse to do it for any other class? Somebody must pay the bill and it would simply be robbing Peter to pay Paul. Of course the farmer may answer, and with a good deal of justice, that for more than a century under protective tariffs he has been ignored and even burdened for the benefit of the industrial classes; but two wrongs do not make a right. Already you find the labor bloc developing, and the merchant marine is clamoring for a subsidy, and the American Legion for a soldier's bonus. That policy is a bold violation of economic rules that is elemental and almost childlike.

The truth is that in this country we are and have been living for years on an entirely irrational economic basis. I am the last one to wish that the working man in our country shall touch the level of the peasantry of Europe or the coolie of China. And yet there is something midway between our wages and those of either Europe or China that would be possible and helpful, and some modification is indispensable if we are to reach back to the normal pre-war state or anything like it. I need not tell you that high wages mean high cost of living; and high cost of living means high wages; and so you may go on indefinitely raising wages and raising the cost of living, and raising the cost of living and raising wages.

Are you conscious that today in Germany, a country far less fitted to maintain life than this, the average wage of the mechanic is \$15 a month and on that he is supporting a family?

And now to our international relations. As I said, this terrible war left us with terrible problems. We have an

utterly deranged exchange situation. In some guise we are asking Europe to do the impossible. The real trouble in France today, and very largely the trouble in England, grows out of the fact that during the war men like Klotz, who was the Minister of the Treasury in France, and Peret, who was the chairman of the budget committee of the Chamber of Deputies, and Havelock Wilson in England were saying to the populace of England and France, "Go on and fight and when the war is over we will get in reparations every dollar of damage that you suffer." They knew it was not possible.

Germany not only has done Belgium and France and Italy terrible damage financially, but she has wrecked herself. I grant you that she is lying about how much she can pay, but there is equal falsehood as to what she can pay on the other side. Nothing that you can imagine could have been worse than the fashion in which the Paris parley left Germany. The amount she was to pay was left indefinite; the time that she was to pay in was left indefinite. What was the result? If I say to you, "You can have enough to eat and you can have enough to wear, but every dollar over and above that will go to your enemy," what incentive is there for you to work? And it took nearly two years to settle the question. Meanwhile every man in Germany who could get anything out of the country was getting it out and was wrecking the possibility of their paying the indemnity.

Of course it is unjust, and of course it is unfair that we who did not impose this war on anybody, but had it imposed on us, should be taxed through three or four generations to pay the cost of it. Germany should be made the economic slave of the world for a hundred years to pay for the crime she has committed. But you cannot do it.

I had occasion to say to the French that this talk of theirs to the populace of France that Germany could and would pay every dollar of damage done was a mistake, in

my judgment, because sooner or later they would have to tell the truth, and when they did tell the truth they would have trouble. A distinguished financier from the Chamber of Deputies came to my hotel one day to talk with me about it. This man said, "You are all wrong. I know what Germany can pay. I have made an appraisal of the property in Germany. I asked: "Have you included the Royal Palace of Berlin?" He said he had. I replied, "For the purposes of indemnity or reparation it is not worth a penny. You cannot get any money out of the Schloss to pay indemnity with. If the United States were defeated in war, I doubt if one per cent of all her actual wealth would be available for the purpose of indemnity." I was answered that the only way to keep France in the war was to tell them a story of that sort, and I saw some measure of truth in that and I saw some measure of justice. He said, "Forty or fifty years ago Germany raided over into France and compelled France to pay a very heavy indemnity, and now we are going to turn the tables and make them pay."

That is impossible. Anyone who has studied the situation knows it is impossible.

Then France, in a state of panic—and she has been in a state of panic—set up another plan. They held that the war for all parties interested began about the first of August 1914, and they said from 1914 to 1917, when we went in, they were fighting our war.

In large measure that was unanswerable and is unanswerable. If we were justified in ever going into the war, our justification went back of the date that we went in. I do not say that we should have gone in, neither do I say that it was wise for us to have gone in, but I do say this: that if we had any obligation to go in at any time, if there was any justification for our going into the war in 1917, as we did, then our justification was as great two years before that as it was then, because we knew perfectly well what Germany

was doing two years before we went into the war. So there was much justification in France saying that they had been fighting our war and we should bear some of the expense of the war between the battle of the Marne, say, and the date of our going in.

They wanted to divide it in that way, and divide it among the five nations involved in proportion to their ability to pay. Of course that was ridiculous. That is, the American people would not have stood that at all, and they were told so.

Their next proposition was that the payment should be made in an inverse ratio to the number of men killed; that is, France having lost the most men should pay the least money toward the cost of the war; while we having lost the least number should pay the largest amount; and Tardieu and a number of them rang the changes on that argument; but that could not be done.

Finally they abandoned both of those ideas under pressure, but all the time they felt the injustice, the cruel injustice of their bearing the whole burden, and also they felt the injustice of their being left unprotected. As Clemenceau said, with the American army back, the British army demobilized, and France left alone against the hostility of Germany, France had really lost the war. In large measure that was true; in large measure the war never was won. When the Germans had ravished France and Belgium, and when they were on the point of being defeated, they offered an armistice. We accepted it, and we made peace. German industry was undisturbed, and they were and are as unrepentant as ever they were. They have had hard luck, but they do not believe they were unjust in making the war, neither do they believe they were actually defeated. Make no mistake; you are face to face with an unrepentant and militant Germany for the next fifty years. I don't say that they can win in the end, and yet they have great power of

recuperation. Back in the Napoleonic days in 1807, the powers allotted Germany 42,000 men for police protection. Scharnhorst and Gneisenau inside of two years succeeded in creating an army of 150,000 men. They did it in this way: They would take 10,000 men out of service this year and put another 10,000 in; never had more than the number they were allotted, but they were training men all the time. It was this reconstituted army that under Blucher finally won the battle of Waterloo.

I am thoroughly in favor of all the steps that have been taken to prevent Germany from arming, and I believe the disarmament conference was a very desirable thing, but the one thing that I think should be done and which has not been done yet is to prevent any private manufacture of armament throughout the world. If the private institutions of Sweden and Switzerland and Norway and Denmark and of the neutral nations that are not participating in this thing are permitted to go on and build, you will have trouble again.

Of course the first impulse at the close of the war was that we should give Europe the long time credits needed; and indeed I had much that feeling myself. Chicago furnished the finest example of that sort of thing that I can remember. When our great fire occurred and we were all practically bankrupt, the merchants of New York, Philadelphia and Boston came here and said to our merchants, "You owe us money. Open your doors again; the hinterland is all right and you have your health and you have your industry. Buy goods; buy them on such time as you want; pay for them when you can; and out of the profits that you make pay the debts you owe us." That was a very simple sort of thing, and it was a natural impulse to think that that thing would work in dealing with Europe. Indeed, a very warm friend of mine, a very distinguished banker of New York, an old time Chicagoan, advocated that.

A little investigation showed it was utterly impossible. In the first place this country was in no condition to do it; we had strained our financial resources pretty well in the war; and in the second place, if we had done it we would only have made bad matters worse. The exchanges were all going to pieces. They could not buy from us and pay in gold value. To give them the credits proposed would deplete their values more and more and exchange would grow worse than otherwise. It was a hopeless task. As you know, the American Bankers' Association undertook to organize a corporation with \$100,000,000 capital to do it, but all that dream has gone. I do not think anybody now thinks it is possible for us to do that.

There are certain things that must be done in order to justify any aid we can give them. The first is they must reach a point where their budgets will be balanced. Nobody on earth knows how much paper money Germany has issued. She is running on a yearly deficit; France is running on a yearly deficit; Italy is running on a yearly deficit. Until they get to a point where they pay their own bills and do not have a yearly deficit and do not go on printing an indefinite amount of money, we certainly are not justified in contributing anything.

There is one phase of the business in which I think we can meet. We have today not all, but the great bulk, of the free gold of the world. The last word of idiocy is our keeping that gold locked up in our vaults doing nothing. The oldest and perhaps one of the best economic lessons will be found in the 25th chapter of Matthew, beginning with the fourteenth verse. It tells of a man who went out into a far country and called up one of his servants and gave him five talents; to another he gave two talents; to a third he gave one talent. He went away and when he came back the man with five talents said, "I have been trading and I have doubled the money you gave me." The man with two

talents said the same, and the man with one talent said, "I took my talent and buried it in the ground, and here it is." And the man said to the man who doubled his money, "Well done, thou good and faithful servant. Thou hast been faithful in small things. I will make thee ruler over many." And he said the same thing to the man who had the two talents. To the man with one talent he said, "Take that talent away from that man," and that man went out where there was weeping and wailing and gnashing of teeth.

The gold we have we must find some way to furnish to the countries of Europe in order to make a gold basis for their currencies. That is a thing we can do.

There has been a great deal of foolish talk—I think you have discovered this—about Japan. When the issue was joined, Japan came forward and met the situation. That may have surprised you, but it certainly did not surprise me, because Mr. Root once said he had examined the records of the State Department and no nation had ever kept its obligations more faithfully than Japan, if as faithfully.

I remember, Mr. President, twenty-two years ago attending a dinner in this club; I think it was held in this auditorium. Cyrus H. McCormick presided. I saw him here tonight. Lord Charles Bannister made the first speech that was ever made in this country on an open door in China. The next day he came around to see me and we had a long talk over it, and I talked to him a good many times about it up until his death. I doubt if there is a gentleman here who can tell me really what an open door on China means. I confess I do not know.

On one occasion when I was in Tokio the Prime Minister of Japan asked me to dinner and took me up in a room. We sat down, and he said, "I want to lay the cards on the table. I want to tell you anything you want to know, and I want you to ask me any questions you want to, and if you

do not believe what I say, I want to put you in the way of proving what I say to be the truth. Now," he said, "why should there be any issue between the United States and Japan in respect to trade in the Far East? As to everything that Japan can do by reason of our low wage cost and our proximity to the market, we do not need to fear the competition of any western power. As to anything we cannot do, obviously we are indifferent."

There has been more chattering than there should have been about that thing which has no foundation whatever in fact. There is a very limited trade with China; not in volume, but in the number of participants. The Standard Oil Company and the American Tobacco Company are about the only people who have a large trade there. I think there have been more falsehoods told about Japan, growing out of prejudice, and more prejudice about that country, growing out of falsehoods, than in any other case I know of.

There are two Americas. There was an America born in the cabin of the Mayflower and brought to maturity through the Declaration of Independence and our great Constitution. That was the idealistic America. There was another America born of our virgin soil, our mines, our opportunities for riches. That was the mercenary America. We have always been ready, because we made our money easily, to sacrifice our money for our ideals; but we have been equally ready to sacrifice our ideals for money when the occasion arose.

We did not take a very large part in the war. We joined in when other nations had become and were spent in the effort. Per capita we did not meet anywhere near the stress that France or Italy did, and we came out of it boasting and bragging. I do hope that there will be a time when some other people will feel as I do, that we have little respect for a man who boasts that he is 100 per cent American and not one-hundredth of one per cent an international man. Be-

SOME OF OUR PROBLEMS

lieve me, gentlemen, this country cannot isolate herself. You have got to participate in the activities of the world as much as you citizens of Chicago have to participate in the activities of each other.

PRESIDENT INSULL: I will close the proceedings by tendering to our distinguished guest and fellow member the thanks of our membership and our guests for his attendance here this evening and for the brilliant speech he has delivered.

TWO HUNDRED AND SEVENTY-NINTH REGULAR MEETING

THE BLACKSTONE

SATURDAY, MARCH 4, 1922

Open meeting: President Samuel Insull presiding

Invocation: Very Reverend F. A. Purcell, D. D.

AN ADDRESS:

WHY I BELIEVE IN A COMMUNITY FUND

MR. FRED W. RAMSEY

President of the Cleveland Metal Products Company, Chairman of Campaign Committee, Cleveland Community Fund.

MR. RAMSEY: Mr. President, ladies and gentlemen, Cleveland owes a very great debt to Chicago for the leadership you have given the entire country in all social service matters.

We have been coming to you for many years to learn and to be instructed in all matters pertaining to the good of the city.

In your Hull House, Chicago Commons, your School of Civics and Philanthropy and your pioneer work in the field of Juvenile Delinquency, and in many other notable instances, you have been furnishing inspiration, information and leadership to us all for many years.

In Cleveland we are indebted to Chicago for releasing Mr. Kingsley to us some years ago. The vision, knowledge and experience which he brought to Cleveland was acquired in your city, and Mr. Kingsley made a contribution of inestimable value in the development of our social program in Cleveland.

And so I do not come to you with the thought that your great city can learn of Cleveland. There are so many matters in which we must still sit at your feet and learn of you that I feel very humble about our special achievements in Cleveland, and I hope you will understand that I do not come to you as one coming from a city which has attained the ideal in the field of social service, either with respect to finance or service, although, like Paul, I do take pride in the fact that I am a citizen of no mean city.

We have not attained the ideal in Cleveland. We are just working on the outskirts of the splendid possibilities for betterment, for steady growth and development toward the ideal in the field of social service.

Indeed, it has been one of the great gains and advantages of the Community Chest in Cleveland that it has revealed to us the inadequacy of our program.

It has made scores of thousands of our people intelligent respecting the social service needs of the city.

Under the revealing power of the Community Fund, as it grows and develops in our city, we are coming to see the priceless value of the thing to our city, and our eagerness and keenness to make the program adequate for the meeting of the whole need is increasing year by year.

I could not offer a stronger reason for a Community Fund than this:

It reveals to the people of a city the enormous value of their social service program and the irreparable loss to the city when the program fails to meet the need, and the responsibility of each citizen in relation to it.

This, I take it, is the thing you feel most keenly the need of in Chicago—to rest upon the heart and conscience of this whole public the great value and import of your wonderful social service program.

You are anxious to find the ways and means of broadening the base of support and the gigantic size of your

community makes it a big task, and yet you are not so large but what you can move your city from center to circumference with the appeal of your social service program.

You have made notable progress in the direction of broadening your base in your Council of Social Agencies, your Chicago Plan Commission, in your Federation of Jewish Charities, your Federation of Catholic Charities, and in your effective Subscriptions Investigating Committee.

You have made notable progress toward the federation idea and you have many of the elements of complete federation already provided.

It would seem reasonable that in our cities we should be able to present an absolutely united front with respect to public health, child welfare and the city's program of material aid and relief to suffering people.

The test of the worthiness of a community—of its right to be counted among the forward-looking progressive communities of the country—is the degree of devotion, the thoroughness with which it looks after its unfortunate and under-privileged members.

The war brought this home to us all. We had been living in a material age where we had been wont to measure the success and advance in community and national life in the terms of material achievement—an age that has worshipped wealth, industrial and commercial achievement, power, social place and position.

And then the war came and reminded us how vain our quest had been, how futile all our strivings, how empty a thing is material prosperity, if unaccompanied by constant cultivation of life's great spiritual values.

We came to see in the war's great catastrophe that the only values that really endure are after all the great spiritual values—the only forces that can lift the world from lower to higher levels of life are spiritual forces.

And so in the experience of war we struggled back to old fundamentals—to faith, to hope, to charity, to unselfishness, to compassions, to devotion, to the common good—and while this spell was upon us, we found ourselves happier than we had ever been before—happy in the consciousness that we were living more worthily, more unselfishly than we had ever lived before.

Many things of great evil came out of the war, but with them some things of wondrous good and among them none greater than the spirit, the will, the mind to serve. It found its great inspiration in the example of our boys. It was born of their sacrifice more than of any other thing. How we longed to be in fellowship with them in the great things they were doing for the world! How we longed to get in step with them! And we partly satisfied the yearnings of our hearts by taking upon ourselves the bonds of service for them and for the common good.

The other day I came upon the lines written by Joyce Kilmer, a young American soldier, who gave his life on one of the French battlefields, and who out of the pain and anguish of the trenches had written these lines to his home folks, dedicating them to the American doughboy:

“Upon his will he bound a radiant chain;
For freedom’s sake, he was no longer free.
It was his task—the slave of liberty
With his own blood to wipe away the stain.
To banish war, he must a warrior be.
That pain might cease, he gave his flesh to pain—
He dwelt in night, eternal dawn to see
And gladly died, eternal life to gain.”

Something of this spirit of service that so possessed the heart and mind of the doughboy came upon us.

We lived our best days in those days of war. We never meant to fall back into the old ways of selfishness, but

there has been a turning back which we all regret, and it is the deep concern of all thoughtful men and women to find the ways of supplying to our people some great moral equivalent for war.

In such enterprises as our Community Fund, in the very many great social service programs you are promoting here, that equivalent is being provided. But our Community Fund had its beginnings, and really its foundation laid in events which preceded the war.

The movement toward federation of all the social service agencies of the city, which had started some years before our war experience, has done a great deal to make possible the uniting of our financial program. Cleveland was among the cities of the country which have pioneered in the field of federation.

After years of careful study and planning, the Federation of Charities and Philanthropies was organized in February, 1913. A reorganization, which greatly strengthened the movement, was accomplished in January, 1917, under the name "The Welfare Federation."

The movement grew out of the conviction in the minds of a comparatively small group of exceedingly thoughtful men and women that a city's business of welfare, charity and relief is the business of every individual citizen of the community, that immeasurable advantage could be gained through the close co-operation of all the agencies engaged in social service with respect to effecting great economy of effort, the avoidance of duplication of service, the elimination of waste and the adequate occupation of the field.

It was also their conception that it was manifestly unfair that a few men and women in the city should carry the whole burden of the cost of the city's social welfare program, and not only unfair to this willing group, but unfair to the city and decidedly not in the best interest of the community. And so they set about their splendid hopeful task

of bringing together scores of agencies and organizations who had been accustomed to traveling alone, with a very little of co-ordination or co-operation and entirely independent of each other with respect to their financial programs. They made wonderful progress prior to the days of our war chest campaigns, and had created an atmosphere in Cleveland in which the Community Fund idea could be readily propagated.

The war greatly emphasized the need of collective, united, co-operative action and fixed the principle of collective giving and serving definitely in the hearts and minds of our people. We had built up a wonderful organization devoted to public service, and it seemed a wholly improvident thing to give up that which in time of war had proven to be a thing of such great gain and advantage to the city.

When I think of the Federation's part in laying the foundations for the Community Fund, I am inclined to suggest that the underlying basis of collective finance as applied to the social service program of a city, as represented in the Community Chest idea, is federation, co-operation, co-ordination with respect to the service program of the many agencies devoted to the public good. I doubt if there can be effective federation of the function of finance until there is federation of the function of service. I do not doubt, however, that the establishing of the two functions on a federated basis can be almost, if not quite, coincident.

It is the primary requisite of any successful Community Fund that the agencies, institutions and enterprises seeking the support of the fund should meet all reasonable requirements of comity, co-operation and co-ordination of their service programs.

Just as it is requisite in business that before there can be intelligent, adequate and assured financial support for

various departments of the business, those several departments must find the ways of uniting and co-operating for the good of the whole business; so in this matter of a city's business in the field of charity, welfare and relief, collective, united financial support cannot be secured or maintained except where there is present the finest spirit of unity—of thought and of purpose and a spirit of real co-operation for the common good of the city on the part of all of the departments involved.

I have just suggested that our Community Fund in Cleveland rests upon the conviction that every human extremity, difficulty and need in the city is everybody's concerned—is everybody's business—that the hurt and injury of one is the hurt and injury of all. It's not a new conception with men and women like yourselves who have for so long been thoughtful about these matters. It's a very old conception, but it's new to many. It's new to the great masses of our people in our cities, and in Cleveland it is laying hold of our hearts and gripping our imaginations like nothing else which has ever come to our city.

It is bringing to us a new conception of civic responsibility. We are confronting each other with the query, "Am I my brother's keeper?," and the candid answer we are receiving is, "I am."

We are dealing frankly with the question, "Who, then, is my neighbor?" and the question is bringing the swift and searching answer, "The man, the woman, the little child who needs me."

We are coming increasingly to think of our city as infinitely more than a place offering one the chance for personal gain and advantage, and are coming rather to think of our city as a place of glorious opportunity for the cultivation of the things of friendship—the things of service; as a place where one is given the opportunity and privilege of service to the common good, to enter those activities

of compassions and human kindness which are, after all, the things which exalt a city and ennoble its citizenship.

This new community consciousness has become most marked in Cleveland, and our friends outside of Cleveland seem to be wondering at the spirit of it and are asking for the formula by which that spirit has come to be. I can only say to you that it is the product of the patient, thoughtful, courageous labor of the men and women who have believed in federation for many years, supplemented, intensified, spiritualized by the fervor of the war days, kept alive in the post-war days of selfish reaction perhaps more successfully in Cleveland than in other places. I can only suggest that it is a part of the new day, of the new order, which in spite of all our post-war follies and mistakes has, I believe, dawned for the world.

The new order that I believe we are coming into is the new order of service for the common good, based upon a greater faith in each other—a keener sense of brotherhood and a clearer discernment of the responsibility upon us all who are strong and capable to support the weak and less capable in the struggle they are making for the good things of life.

I think I could not better characterize our Community Fund movement in Cleveland than to say that it too is the expression of a greater faith—faith in each other—faith in our city—faith in humanity—faith to believe in a better day for our cities, for our nation and for the world.

We feel in Cleveland that our Community Fund has become a permanent institution. The idea is now so thoroughly planted and rests upon so solid a foundation of logic and reasonableness that in my judgment nothing hereafter can upset it. It is not being taken for granted. It has won out on the basis of intelligence respecting the thing. It has won out on the ground of a comprehensive understanding of the great aims and purposes of the fund and the

share which each citizen must have in it if he is to meet the requirements of good citizenship.

This last campaign of ours was in my judgment the passing of the acid test. We faced these special difficulties:

1st—Bad times;

2nd—Difficulty of corporation giving;

3rd—The call for retrenchment;

4th—Criticism of some of the acts of the fund;

5th—Objection to foreign relief.

But so wonderful is our organization in Cleveland that these special difficulties seemed only to stimulate zeal and enthusiasm for the fund and a still deeper spirit of sacrificial service on the part of the whole organization which faced the difficulties in the way as merely things to be overcome. We met the plea of bad times with the display of those facts which clearly showed that the need for the service of our many institutions increased in proportion to the deepening of the business depression which was upon us.

To the appeal for retrenchment, especially in the field of social uplift work as distinguished from the work of the hospitals and the work of emergency relief, we undertook to show that from the standpoint of the lasting good of the city it was equally important that our work in the field of social uplift should be carried on without retrenchment, as it was important that we adequately meet the emergency relief needs of our people.

When the attempt was made by some of our very sincere business men to convince us that because business had been obliged to so severely curtail operations and retrench to the point of giving up things of great value, some of our welfare agencies doing a work other than a work of emergency relief should likewise give up activities and departments of service which in their judgment could properly be dispensed with until better times came along, we met it by pointing out that in the social service program of the city

we were dealing not with things of material value—matters of dollars and cents—but we are dealing with the great spiritual values of a city and that it was just as vital, if not more so, that we keep strong for their continuing service, every worthy, meritorious work of social uplift for which we had hitherto provided, as it was that we keep our hospitals open and our charities equipped with funds to feed, house and clothe the destitute, and this point of view prevailed and I believe is definitely established in the hearts and minds of our people.

We faced the difficulties involved in the matter of continued support from corporations who had to the extent of over a million dollars subscribed to our fund the previous year. Scores of these concerns were in red ink figures, and while it had seemed perfectly reasonable for a corporation to give when profits were large, it seemed to many of them impossible to give when earnings did not provide for dividends, and particularly so when deficits were being recorded.

The difficulty, and it was a real one, was met by pointing out that support of the fund was just as reasonable a claim upon a business established in our city, and planning to continue as a going concern in our city, as was the claim of the city and the county upon that business for support in the form of taxes. And while we have religiously refrained from speaking or thinking of our fund contributions as a tax, hundreds of our concerns have come to regard support of the fund as representing at least as great a moral claim upon a business as are our taxes.

There was no more inspiring feature of our last campaign than the marvelous response of corporations measuring up to their quota of the previous year and doing it joyously with the sense of a high duty well met. The list of corporation quotas in amount of \$1,000 and more totaled \$1,100,000. When the returns were counted these corporations had given nearly \$900,000.

And now with reference to criticism, I would not have you think that every one in Cleveland has been completely sold with respect to the value and the merit of our fund. On the contrary, there have been a good many conscientious, sincere people who have been opposed to it. The opposition, however, to the fund in principle has never been serious and is rapidly disappearing altogether.

There has been, however, a rather heavy weight of criticism directed at some of the acts of the fund, and some of the inclusions in the fund's budget, and this criticism became particularly intense last summer and fall when in accordance with the conscientious judgment of the Council of the fund, respecting the merit of the case, a contribution was made for the alleviation of suffering among the destitute women and children in Ireland. Thousands of our friends criticized the administrators of the fund because of this action.

The inability of many to separate the case for Irish relief from the political and religious aspects of the Irish question made it an exceedingly complex and difficult situation to deal with. It was met, however, with the utmost candor and frankness, with complete explanation as to all the facts in the case and the principles and ideals which operated to form the Council's decision, and little by little the community seemed to come to an acceptance of the action as a reasonable and proper one, considering all the circumstances involved—and while there were and still are some irreconcilables, the fund passed through that stormy difficult trial of criticism, in my judgment, stronger and better for it.

To fill the chest last November we required \$3,763,000. We realized in subscriptions \$3,828,000, and including our school children, who gave very intelligently and thoughtfully, we reached a total of 251,000 individual contributors as against 231,000 the previous year.

No fact more clearly demonstrated the place that the fund has found in the heart of our people than the performance of the industrial worker. The previous year, 1920, when times were still good, wages high and work abundant, the industrial workers to the number of 129,000 subscribed a total of \$680,000,—a very wonderful gift.

You can imagine with what trepidation we faced up to the business of reaching the workers this past November, but when the final returns were in 116,000 men and women in industry had given \$480,000 out of their poverty. This gift was the most notable demonstration, I believe, we have ever had in an American city of the willingness and the eagerness of the men and women of limited means, limited opportunity and limited privilege to enlist as soldiers of the common good.

May I pause just a moment to give you a picture of what was accomplished in the division of schools.

We have conceived the idea in Cleveland of beginning a process of education which will extend over years to show the children of greater Cleveland what the social and philanthropic work of the city is and their part in it. We set forth three specific objects, as follows:

1. To acquaint every child of school age, in terms which he could understand, with the purpose and work of the Community Chest.

2. To acquaint the parents, through the children, with the purposes and work of the Community Chest, thus giving the children the education of telling others.

3. To collect for the Community Chest from each school child not to exceed ten cents, and less if the child could not afford it, thus giving the children the education of sharing in this community effort.

We are thinking of the city of the future and what it will mean to Cleveland ten years hence—twenty years hence—when these boys and girls of the present become the

men and women of the new city. For indeed it will be a new city when these children thus educated begin to take up the work which we then will have laid down.

We secured the co-operation of the School Board, principals and school teachers in a program of class studies and exercises by pageants, pictures and readings, revealing the spirit and purpose of the fund. We prepared lessons for English classes, problems for mathematics classes, suggestions for current topics for general class sessions, studies in history, civics, social problems and social science as related to the fund, which were taken up with the greatest interest and enthusiasm by the teachers.

We limited the gift that the pupil could make in connection with the campaign to ten cents in the interest of maintaining a broad democracy in their giving. We set the childhood and youth of the city to talking about the fund, to thinking about it and to visualizing their place and part in it.

In 213 school buildings, involving 4358 school rooms or classes, 141,000 children participated not only in the studies and exercises but in the actual service of giving. What this will mean to the Cleveland of the future is beyond my power to estimate. There never has been such a campaign in Cleveland as the one of last November. The fervor and enthusiasm at times exceeded that which characterized the war-time campaigns.

I do not imagine that you care to have me deal in detail tonight with the technique of our campaign plan. We have a wonderful organization and a wonderful plan and method of work, but I am sure that we possess no ingenuity in Cleveland with reference to campaigning which you do not equally possess in Chicago.

I do want to say that all of our data pertaining to organization and plan and method of work is available to you at any time and if there is anything in our experience which would be useful to you, we should be most happy to share it with you.

Suffice it to say that we pay the necessary price in organization, in careful cultivation of the field and in the setting up of adequate plans for the achievement of the desired result.

Our organization divides into four main divisions, namely:

Division A, which is an organization of business men and women who operate in the field of larger gifts and corporation gifts;

Division B, which operates generally in the field of smaller gifts and in the residential and outlying sections of the city;

Division B also undertakes all special soliciting features, such as the street station voluntary solicitation, which is conducted under proper restrictions on the last days of each campaign.

Division C carries the campaign to the industrial worker and to the staffs of the larger offices and department stores.

There is also the division of schools, to which I have already referred.

These four divisions are supported by a very efficient publicity department and by a speakers' bureau and a number of other important supporting features.

Last year there were not less than 6,000 men and women in our voluntary soliciting organizations and in the service of publicity, speaking, schools promotion and the various departments of work. And there is a keenness about this organization, a spirit of willingness and devotion which is indeed very wonderful.

In going through my files yesterday, I noted this letter, which is but one of many similar expressions which I received at the close of the last campaign:

My Dear Mr. Ramsey:

When I accepted Tom Cagwin's invitation to serve as a member of his team, I consented because I wanted to do it for Tom. This has been my first experience in Com-

munity Chest work, and although I have not been as successful by any means as I should like, I have received so much personal satisfaction and inspiration out of the little service that I have been able to render in this cause that I hope that those in control of the campaign next year will do me the favor to enlist me in the ranks again. If you will see that I am on one of the teams next year, I shall be greatly obliged, and I believe that I can materially better my record of this year. The next time I shall accept, not for the purpose of doing a friend a service, but to do myself a favor."

It is not the method of it that counts, it is the spirit of the thing. The methods which we have employed are but the tools laid to the hands of devoted unselfish men and women compelled by a great passion to serve.

There has been the fear in the minds of some of our thoughtful people that our collective financing plan would be destructive of personal individual interest in the social welfare activities and objects of our city, that men and women formerly feeling very definite and specific responsibility for given enterprises of charity, welfare or relief, which involved the giving of time and service, as well as money, would under the plan of the Fund find themselves presently taking only a general and passive interest in these same objects, omitting that service of time and strength which is so often more important than the service of money giving.

I believe that we are recording an experience entirely the opposite from that which has been feared in Cleveland. Our individual giving in the past helped one cause, or at the best a few causes; now each individual gift relates one to a hundred causes and our people are feeling increasingly a sense of responsibility for all the social welfare activities of our city.

It certainly is a matter of satisfaction to the Community Fund donor in Cleveland that his gift is making possible

the great service of the fund to the childhood of the city, the service to the sick, to the aged, to the hungry, to the handicapped and to the delinquent. It brings to his citizenship a new dignity, a new sense of worthiness, which I believe is most wholesome in its effect. One comes to feel that through the fund one may relate the strength of his life to every human weakness to which these agencies minister—the power and strength of one's friendship to every person in the community needing the friendly touch of these agencies.

I believe in the Community Fund because, as already suggested, it makes the city's social service program the business and the concern of every citizen. We have become interested in each other to a degree hitherto unknown in our city. We have joined hands in our great Community Fund in a determined effort to meet more and more adequately year by year all the need of the city's poor, sick, unfortunate, burdened and under-privileged folk.

There are four great institutions in the city which hold in their grasp the welfare of the whole community. They are the institutions of the home, the church, the social welfare agencies and business. Hitherto we have recognized the necessity of the home and the church and the welfare agency joining together and working together for the welfare of a city's people, but it is only recently that business has begun to see that it must share with home and church and welfare agency the responsibility for a better city.

We are coming to recognize that the thing that makes Cleveland or Chicago a worth-while place in which to establish and conduct one's business is not alone the material advantages and resources that the city affords, but the great spiritual resources as well, that increasingly as the city is made a happy, healthy place, giving to men, women and children a fair chance to win all the finer things of life, does

the city become an advantageous place for the establishment and conduct of one's business enterprise.

And so in Cleveland in our fund we have brought about the union of these four great institutions in the common task of giving everybody in our city a fairer chance to win life and health and happiness.

I believe in the Community Fund because it presents the challenge and the opportunity to everybody to enlist and to remain in a great fellowship of service. I believe in it because it is in increasing measure year by year inspiring unselfish action. It has given us all a wider, clearer vision of the great value and importance of our social service program. In Cleveland it is making us all intelligent respecting our social needs and giving us each a deeper sense of personal responsibility

I believe in the Community Fund because of the logic and reasonableness—the practicability of it. I wish I might take time tonight to speak of the wonderful progress which we have made in Cleveland in the matter of intelligently budgeting the needs of our institutions—the service of investigation that the fund has made possible—the advantage accruing from uniform audit, which is only possible under the Community Fund plan.

The setting up and the acceptance generally of a definite set of business standards in the management and control of the affairs of our agencies. The fine spirit of comity between the various agencies which has come to be. And all of these measures of wise direction and control are being accomplished without any arbitrary restraints being placed upon the agencies and without any interference with the principle of local autonomy residing in each institution.

The whole object of the control and supervision that the fund has provided has been to ascertain not how cheaply but how well the work might be done, and while there has been an insistence upon all proper economy, there has been

no curtailment of budgets for the purpose of relieving the giver and no curtailment based on the fact that times are hard.

I believe in the fund because it is breaking down the old lines of division, the things that often made us so futile and purposeless and ineffective in the city's program of welfare, charity and relief work in the past. Through the fund we are bringing about a wonderful unification of effort, a co-ordination of all these institutions, an elimination of waste and duplication of effort, and a fine spirit of co-operation and of comity between the various groups.

For example, we have in this fund those charities that are particularly fostered by the people of Jewish faith in this community, those that are fostered particularly by those of Catholic faith—and those that have been particularly supported by the Protestant group, each in their own field inspired by the same great desire to serve their city and its people, but in other times each group going along its own independent course, with much of duplication of effort, with an enormous amount of overhead expense in the raising of money and the administration of affairs, with every sort of accounting system, some of these systems wasteful, improvident and inaccurate, others of them of better grade, but very few of them measuring up to the standards now set for all.

Now behold these groups forgetting their personal ambitions, laying aside their cherished prerogatives and coming together and joining together to serve the city to the very best of their combined ability, bringing the strength of each and adding it to the strength of all. I know of no finer example of fraternity, of tolerance, of comity in service to humanity in the world than what we have achieved here growing out of the merger of all these enterprises in the fund.

There is another line of division the fund is breaking down, and it is the old line of class division. Who is the beneficiary

of the fund and who is the benefactor? I cannot find the line of demarcation between them. I can discern no line of division between the donor and the recipient—between the helper and the helped. We are all one great family under the plan of this fund.

This past year I again passed through one of the hospitals of Cleveland—I have passed through with one or another of my loved ones five times in the past eight or ten years—and this year the doors of one of our hospitals opened again to receive me, and to receive mine. And again all of the skill and the science of that wonderful place was lavished upon mine. All of the wonderful facilities of that great institution, all of its power to save life, were put at my command, and again the people of that staff, with a wonderful manifestation of disinterested love, struggled for the life of one dear to me and brought her through. Of course I paid for the room I had in that hospital, I paid the nurses' fees, I paid for the board of the nurses, I paid for telephone calls out of that hospital room to my home. In a moment of impatience, I wondered how they could conjure up so many things and make one settle for them all, but when I paid all of it I realized that all I had paid and all I have ever given to this fund, all that I may ever pay into it, will never meet my debt to that hospital.

I am just as much a beneficiary of the fund, in the service that was rendered to me in that hospital, as is the mother who brings her little child to the free dispensary of that hospital, unable to pay, who would pay if she could, who would like to have the chance to put her little one in a hospital room and pay for day and night nursing for her child if she could, but circumstances send her to the free department of that hospital.

Our fund is breaking down the old idea we had that we are separated, the rich and the poor, one from another, the prosperous folks of the community who make their own

way and never have to ask for help and the crowd that are below that dead line of privilege. That dead line of privilege is disappearing, thank God, because of this fund; we are coming to recognize that no one is out of luck, no one is under the necessity of going to the hospital or accepting the aid of the Associated Charities because they would have it so, because they planned their lives so. They are there because of the accident of circumstance and condition, they are there so often because of the unequal division of the good things of life in a great city, and they are the same kind of folk as you and I, and you and I may take their places tomorrow. Thank God, if we do, we are living in a compassionate city that looks after its unfortunate and suffering people. I am not expecting my children to ever be "on the town," but stranger things have happened and before the year rolls around that little family may need the ministrations of one of the orphans' homes or the hospitals, and the fund will see to it that they are cared for. It is binding us all together in a fellowship where the need of one is the need of all, where the hurt and injury of one is the hurt and injury of us all, binding us all together in one great inextricable human family. I am glad that it is so. It is the beginning of a new era in the life of the city.

I believe in the Community Chest, because of the great economy of it, and by that I mean the elimination of waste that grows out of it, the elimination of duplication of effort, the efficiency with which funds are collected and raised. I am not over-emphasizing this point, but you will be glad to know that 99½ cents of every dollar raised in our fund last year reached the beneficiary agency for which it was raised, and that after applying interest earnings, one-half of one per cent covered the net cost of raising and collecting the money.

This was an extraordinary performance. Interest earnings will not be as large another year, but the net cost we

believe will always be kept within five per cent, whereas the cost of raising our social welfare funds in Cleveland prior to the Federation and the fund was probably not less than fifteen per cent.

Then there is the economy of service rendered by the staffs of these agencies. You know, of course, that the people operating these agencies—and a more devoted group of people never lived than these people—practically all of them are in this social work at personal sacrifice to themselves—were obliged to spend two or three months, and with some all through the year, struggling for the money, fighting for the means to carry on the work we had asked them to do. All these people are now liberated from the bondage of that thing and are able to devote all of their time to the business for which we have engaged them—the business of serving our needy folks.

I believe in the fund because of the measure and reach of its service. The fund begins its wonderful ministry with the unborn babe. In the maternity hospitals, through the ministrations of visiting nurses to expectant mothers, the fund begins its wonderful service in this field in recognition of the fact that every child has the right to be well born. And from that beginning with the little child, the fund continues its service to our people in the many forms in which this service is rendered, all the way to the end of the road, and when under the stress of circumstances our old folks find themselves bereft of friends, bereft of those home comforts which we all hope may be provided for our old folks, and for ourselves when we are old, the fund still stands by—and keeps open the doors of our old folks' homes, and here the last thoughtful ministry of the fund is performed.

All the way from the cradle to the grave this fund follows the lives of folks in this community and never lets go, and when you get a conception of the patient, loving

quality of it all, you realize that this fund is a thing to take off your coat and fight for.

So the fund starts with the babe and continues with the child, and the wonder of this fund to my mind is the measure of its service to childhood. There is a marvelous appeal to all of us in that. As our children come into the world the fund takes up the fight to reduce mortality of infants. It takes up the problem of nutrition of the child, and the work which has been begun in the study of the nutrition problem carries the possibility of amazing benefit to the city.

It takes the child through the play years through our innumerable playgrounds—teaching children and youth how to play wholesomely and well that they may be better men and women for it. The fund reaches out the hand of helpfulness to crippled children, to blind children and to delinquent children.

I fancy our Juvenile Court people would tell you that if the social service agencies were to curtail their programs in the interest of childhood, they would be obliged to increase the staff at the Juvenile Court to take care of the results of it all. The social agencies taking care of childhood are doing much to diminish the work of the Juvenile Court through the many, many touches they put upon childhood.

Then you come into the field of the youth and maidenhood of the city and you say, perhaps, "That don't appeal to me," perhaps some one says, "Young people—young men and young women in these times are well able to take care of themselves." If you have young men and young women in your homes, you know of the battle which is on; you know that in spite of all the power of the home and the church to hold young life steady we need all of these strong social agencies devoted to the work of developing all of the finer things of character in young life, if the battle is to be won. We cannot diminish their program. Many a father

and mother in Cleveland are thanking God for our agencies, because of the helpful touch they have put upon the young people in their homes. The institutions dealing with youth in the years of adolescence, in the time when temptation concentrates with greatest intensity upon them and when they need the big brother and big sister touch to help them over the hard places and to help them win the finer things of manhood and womanhood, are indispensable to our city.

And so you may go on until presently you are contemplating the service of this fund to the motherhood of the community and the many, many ways in which it meets the mother's problem, the problem of the home and the problem of the family. The Visiting Nurses Association in this field makes a contribution which would justify the whole cost of the fund.

The day nurseries in hundreds of cases are making it possible for the mother to keep her little children about her at home and give to the child that which is its right—its right to a mother's care. The day nurseries make it possible for widowed mothers, or mothers whose husbands have deserted them, leaving them to make the fight alone, to keep their children with them. Who can measure the bigness of that service alone?

I have touched upon the service to old folks, broken and unable to care for themselves, unable to provide the kind of home an old mother and father ought to have. The fund is covering that.

Then this fund is covering the services of relief to unfortunate folks and especially during this time of great depression.

Time will not permit me to dwell on the great health promotion and life-saving features of this fund. Remove them—close their doors—and the city would become a place of desolation. Eighty-seven thousand different people were served by our hospitals last year. A service of great magni-

tude in the field of prevention was rendered. We take it all as a matter of course—the fund makes it possible.

So you may take every cross-section of the fund and it will analyze gold, I don't care where you take it. Oh, you will find little flaws in it, the imperfections that are in every human thing you ever thought of or know about, but the aggregate of it is a thing worth laying down your life, if need be, to preserve just as truly as we thought it worth while for our boys to lay down their lives for humanity's great cause in the late war. We are dealing with the business of making our city a finer and happier city to live in—of saving and bettering life. It's the same great cause.

There appeared the other day in one of our newspapers the story of a little chap four years old, who was playing in the street and found a fire hydrant from which the cap had been removed. To satisfy his baby curiosity he shoved his little hand into the opening and then found it impossible to withdraw it. Then the city began to waken to the need of that little child. They sent for the flying squadron of police. They came and tenderly tried to get the little hand out of the grip of that thing, but couldn't. They scratched their heads over the problem, and finally someone said, "Let's send for the fire department. They ought to know all about this thing." They sent for the fire department, and they came and got out their tools, but they had never had a baby's hand in the thing before, and they didn't know what to do. They worried and fretted over it. All these great, strong men, filled with compassion for that little child, gave hours of their time to extricate that baby hand. Then they sent for the water department. They came with all their tools, but they didn't have tools that would extricate a baby's hand—didn't have anything that would meet that situation. They had to go back and get other tools, and all the time, seated on the ground with that little form held close, the baby sometimes waking, some-

times asleep, sometimes crying, people going out and buying ice cream cones and candy to help the baby pass the time, hundreds of people there just yearning to get that baby out of its difficulty; all the time the mother sat with the baby folded close in her arms, a look of unutterable anguish in her eyes, wishing she might take her baby's place. Then the water works department, having brought to bear all its skill upon the thing, finally released that baby's hand without a scratch upon it. Folks would have been so disappointed if there had been a scratch upon it, but the little chubby fist came out as whole as when it went in.

This in epitome presents the new spirit of our city toward its own folk. I am sure it is increasingly true of your city as well.

Thank God, men, for a city that loves its childhood, that loves its young life, and is willing to give to the point of personal sacrifice, that childhood may have its chance, that young manhood and young womanhood may have its chance, that everything that is human in this community shall be recognized as a thing divine and a thing worth fighting for and preserving and conserving for the best good of the city.

TWO HUNDRED AND EIGHTIETH REGULAR MEETING

THE BLACKSTONE
MONDAY, APRIL 17, 1922

Mr. David R. Forgan presiding

Invocation: Reverend James F. Callaghan

AN ADDRESS:

MARSHAL JOFFRE OF FRANCE

TOASTMASTER FORGAN: Members of the Commercial Club: The articles of association require me to read this announcement to you tonight; that the following Committee on Nominations has been appointed by the President. It is their duty to select the officers and committees of the Club for the coming year. The committee is as follows:

Mr. Charles H. Markham, chairman.

Mr. Edward F. Carry.

Mr. Stanley Field.

Major A. A. Sprague, II.

Mr. Walter H. Wilson.

Fellow members, ladies and gentlemen: Permit me first to read you a note from our President, Mr. Samuel Insull. It is addressed to me and says:

"I wish at the dinner to Marshal Joffre you would kindly express my sincere regret at being unable to attend. My sister is returning home to London this coming week and I am obliged to go to New York to see her off. Otherwise I would not think of absenting myself from the Commercial Club on so notable an occasion."

While we all regret Mr. Insull's unavoidable absence, I accept with pleasure the duty which he has laid upon me of appearing in his stead on this occasion.

I should like to say in the first place that the selection of a Scotchman to welcome a distinguished Frenchman is not at all inappropriate, for readers of the history of France and Scotland know that a friendship of a very real kind has existed between the two countries for centuries. In the days of long ago they frequently made common cause against England, and when knighthood was in flower and the only profession worthy of a gentleman was that of arms, young Scotchmen frequently offered their swords to France so that they might learn their business and possibly achieve distinction in their profession. Sometimes they were accompanied by bands of ragged, but sturdy, followers who could fight like the devil and subsist for weeks on a little bag of oatmeal. Intermarriages between the two countries in those days were of frequent occurrence. The first marriage of Mary, Queen of Scots, to the dauphin (afterwards the King) of France was one of the links between the two countries, and her tragic story still appeals to romantic hearts in both.

The result of all of this was, as I have already stated, that a very real and enduring friendship was established between the French and the Scotch.

It may interest you to know that more than one Frenchman has told me that there is a proverb common in France, "*Genereux comme un Ecosais*," which, as you probably do not follow my French, means, "Generous as a Scotchman." Whether the French are more discerning than other people, or whether they are given to satire in their proverbs, I have never cared to ascertain.

There is another international friendship, however, more pertinent to this occasion—the friendship between France and the United States of America which was established at

the birth of this nation, and which has now flourished uninterruptedly for a century and a half.

It is true that some slight misunderstandings at the recent conference on the Limitation of Armaments beclouded this friendship for a moment, but this has passed away. The treaties have been agreed to, the sun of international friendship again shines brightly, and while we must not expect too much from the results of the Conference, I think it is not too much to say that a step forward has been taken looking to the time when conference and conciliation shall take the place of blood and iron in the settlement of international disputes.

At this moment another international conference of equal importance is being held at Genoa. Its difficulties are almost insurmountable, but we may hope that some practicable, business-like way may be discovered that will make it possible for the transfer of some of America's surplus gold to some European countries who are badly in need of its stabilizing qualities.

Let me say that in my opinion the recovery and reconstruction that have already taken place in France is not generally appreciated in this country. France cannot pay her debt to America at present,—nor can Great Britain,—but she is at work, and is now taxing her people and facing her problems with the same courage she showed in fighting the war. France will pay in time, and the sooner a way is found for us to help her now, the sooner will she be able to liquidate her foreign debts.

Friendship is the keynote of this happy occasion. Our guest of honor is not in this country in any official capacity, and we are simply entertaining him as one of our most distinguished friends from France. Friendship includes confidence in each other and admiration for each other's qualities. We Americans believe that the French people are great in every department of human endeavor. In

art, music and literature, or in thrift, industry and finance they have few equals and no superiors, and they would all rather die for their country than leave it. We are fortunate indeed to be the friends of such a people.

But, "A friend in need is a friend indeed," and it was the happy privilege of America to repay the help given to us by France in achieving our independence by sending two millions of our bravest and best to help France and her Allies in the recent war.

While America's losses were light compared to those of France, still a goodly number of American boys now lie asleep in the bosom of the country they helped to save, constituting a sacred pledge of a friendship which should be everlasting.

This is not the first occasion that the distinguished guest of the evening has honored us by his presence in Chicago. None of us who were present at the great meeting in the Auditorium when the Marshal was accompanied by M. Viviani will ever forget that historic occasion.

We members of the Commercial Club are proud to remember that it was one of our own number, Mr. Edgar A. Bancroft, who so eloquently and felicitously expressed the heart of Chicago at that time. M. Viviani held the audience spellbound, although most of us did not understand the language, and who will ever forget the thrilling moment when the great French orator saluted the great French soldier?

But in our minds there is another time and scene which is indelibly connected with the name of the great soldier we are here to honor. We must turn our minds back to September, 1914, seven and a half years ago. Belgium had been martyred in an heroic but vain attempt to stop the mighty German host. The British "contemptibles" had fought and retreated and fought and died in vain. The Germans were at the gates of Paris. The French Govern-

ment had withdrawn to Bordeaux. It seemed that the enemy was about to succeed in carrying out his long-planned short and triumphant war. Our hearts were filled with fears and forebodings, when suddenly we learned in a laconic message from the man we honor tonight that he had rolled the green-grey hosts back sixty miles, that they had been driven across the Aisne and had been compelled to dig themselves into the mud where they were destined to remain for many months. Paris was saved; France was saved; the Allied cause was saved. Government of the people, by the people, for the people, had not perished from the earth.

It was the result of a stroke of strategic genius of the first order. How it was accomplished is still so much of a mystery that it has been well named, "The miracle of the Marne."

It is now my great honor to present to this company the man whose name will be forever enshrined in history as the author of that glorious victory,—Marshal Joffre.

(Marshal Joffre spoke in French, the interpretation into English being made by Major Ulysses S. Grant, III, of the United States Army.)

ADDRESS BY MARSHAL JOFFRE

GENTLEMEN: As your President has already indicated, this is not the first time that I have come and been in Chicago. Thirty-five years ago, after several years' service in Tonquin, I was returning to France, and desired and insisted upon coming back through the United States, having some sort of presentiment of the great role which the United States was to play with my country in the future.

Again, five years ago, in company with Mr. Rene Viviani, I came back. That was the period when the United States joined France to carry on the war, and sending great num-

bers of its sons, some two million in all, together with provisions, ammunition and endless supplies, helped us to win the great victory. It was in consequence of that assistance of yours that the victory was won and the enemies of peace were defeated and forced to join in that peace.

Now we are at peace, peace is reestablished, and I am again back among you, happy to be here, happy to be back in Chicago, and I am particularly happy to have heard the words of your President, which words will resound in France with wonderfully beneficial effect. Although I am not here in an official capacity, I would like to say that I have been touched by those words and that I know the French people are a people who love America and the Americans.

As you have said, Mr. President, there have been slight discussions, but the discussions are but evanescent and will quickly disappear, as long as the nations' hearts are together; and as long as the nations' hearts are together this friendship will persist, and I believe I can give you the sincere assurance that friendship exists today and will persist as sincerely and truly as it has in the past, because of the mutual ties formed in the past.

In conclusion, I take the liberty of drinking a toast to America and to the city of Chicago, which is one of America's most brilliant jewels.

TOASTMASTER FORGAN: Ladies and gentlemen, I have just one more word to say. I think you ought to know that the gentleman who so kindly translated Marshal Joffre's remarks is Major Ulysses S. Grant, III, a great American.

TWO HUNDRED AND EIGHTY-FIRST REGULAR MEETING

FORTY-FOURTH ANNUAL MEETING

AT THE CHICAGO CLUB

WEDNESDAY, MAY 17, 1922

Closed Meeting: Vice-President Shedd Presiding

PROGRAM

PRESENTATION OF REPORTS

Report of President.

Report of Secretary.

Report of Treasurer.

Report of First State Pawnors' Society.

Report of the Merchants Club Fund.

Report of Committee on Americanization. (No activity.)

Report of Committee on American Merchant Marine.

Report of Committee on Chicago Zoological Society.

Report of Committee on Club Portraits and History.

Report of Committee on Community Chest.

Report of Committee on Community Service.

Report of Committee on Fort Sheridan and the Great
Lakes Naval Training Station.

Report of Committee on Military Affairs.

Report of Committee on Plan of Chicago.

Report of Committee on the Revision of the Constitu-
tion and Legislation.

Report of Committee on Safety Council.

Annual Election.

VICE-PRESIDENT SHEDD: Unfortunately, because of
illness, President Insull will not be with us this evening.

MR. BANCROFT: Mr. President, I move you that the Club express to President Insull our regret that he is unable to be here this evening to make a report as he otherwise would do, and that we express to him our grateful appreciation for the work he has done the past year, in connection with the other officers and the Executive Committee, and say to him we shall very glad if he sees fit to have printed in the minutes of this meeting such suggestions and remarks as he would have made had he been able to be present.

MR. WALTER H. WILSON: I second the motion.

(On a viva voce vote the motion was unanimously carried.)

VICE-PRESIDENT SHEDD: The next business in order will be the report of the Secretary.

SECRETARY AVERY: The secretarial report, as you all know, is a record of attendance at the meetings, the guests, and carries, as I understand it, little of information and nothing of interest. It will be published in the annual book as usual.

In retiring, I should like to make the formal and sincere statement that I have enjoyed my work as secretary. I think it has been a privilege that I could not have secured in any other manner. It has permitted me to become acquainted with the Club, to know something of the spirit of the Club, and to know many of you with whom, under other circumstances, I perhaps should not have made acquaintance.

I should like to say that shortly after being appointed I think the most common expression was one of rather elated sympathy, that I had had the thing shoved upon me, and I looked forward to it with some misgivings. There are some things about it that are not entirely convenient, perhaps, but all in all it is a privilege, and if the proposition were to come up before the Club to employ the frequently suggested

PRESENTATION OF REPORTS

official and permanent secretary, I should object to it in the interest of the non-professional.

I thank you very much.

Your Secretary reports as follows on subjects connected with the administration of his office during the Club Year 1921-1922:

The following changes in membership have been recorded:

From Active to Associate:

November 25, 1921—Rollin A. Keyes

December 21, 1921—Clyde M. Carr

February 1, 1922—M. A. Ryerson

Associate to non-resident:

November 25, 1921—Edwin A. Potter

Resigned: Active member, Allen B. Pond, November 25, 1921.

The active membership has been increased by the election of the following members:

December 9, 1921—William P. Sidley

January 21, 1922—Frederick H. Rawson

March 4, 1922—John T. McCutcheon

April 17, 1922—Charles H. Schweppe

Vacancies: There remain four vacancies in the active membership.

There have been the following removals from membership through death:

Active: None.

Associate: None.

Non-resident: None.

The following table shows the membership at the end of the last five Club years, with the summary of the changes in the different classes of membership during the present year:

THE COMMERCIAL CLUB OF CHICAGO

	1917-18	1918-19	1919-20	1920-21	1921-22		Net Total End of Year
					Access- ions	Re- movals	
Active.....	90	90	89	86	4	4	86
Associate.....	21	22	21	25	3	1	27
Non-Resident..	19	19	19	19	1	0	20
Retired.....	3	3	2	0	0	0	0
Total.....	133	134	131	130	8	5	133

	275th Regular Meeting, April 29, 1921 43rd Annual Meeting (Closed)	Special Meeting May 18, 1921	Special Meeting October 25, 1921	276th Regular Meeting November 3, 1921	277th Regular Meeting December 9, 1921 (Closed)	278th Regular Meeting January 21, 1922	279th Regular Meeting March 4, 1922	280th Regular Meeting April 17, 1922	Total all Meetings	Average all Meetings	Total Regular Meetings	Average Regular Meetings
Members—												
Active.....	42	58	48	62	52	61	34	51	408	51	302	50
Associate.....	4	9	14	18	3	8	1	4	61	8	38	7
Non-resident.....	1	1	.....	.....	.....	1	.....	.....	3	.....	2	.....
Retired.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	47	68	62	80	55	70	35	55	472	59	342	57
Guests—												
Club.....	.....	9	3	13	.....	6	23	14	68	9	56	9
Members.....	.....	150	132	247	.....	129	48	135	841	105	559	93
Total.....	.....	159	135	260	.....	135	71	149	909	114	615	102
Grand Total.....	47	227	197	340	55	205	106	204	1381	173	957	159

Average attendance at closed meetings, 51; at open meetings, 213.

Following is a comparison of the regularity of attendance of members at the regular meetings during the Club years 1920-1921 and 1921-1922:

PRESENTATION OF REPORTS

Number of Meetings Attended	1920-1921			1921-1922		
	April 10, 1920, to March 28, 1921, both inclusive. Four Regular Meetings			April 29, 1921, to April 17, 1922, both inclusive. Six Regular Meetings		
	Active	Asso- ciate	Non- Resid't	Active	Asso- ciate	Non- Resid't
0.....	12	10	16	5	9	19
1.....	*21	8	2	6	7	0
2.....	25	5	1	12	8	1
3.....	17	2	0	20	2	0
4.....	12	0	0	25	1	0
5.....	0	0	0	14	1	0
6.....	0	0	0	7	0	0
Total attendance.....	170	24	4	302	38	2
Average.....	42	6	1	50	6	0

*Mr. Sunny attended April 10th meeting as an active member.

Mr. Rollin A. Keyes attended one meeting and Mr. Clyde M. Carr and Mr. Martin A. Ryerson attended two meetings before their transfer to associate membership. Mr. Edwin A. Potter attended one meeting as an associate member before his transfer to the non-resident membership.

EXECUTIVE COMMITTEE MEETINGS 1921-1922

	1921						1922				
	May 26	September 28	October 8	November 25	December 7	December 21	January 13	January 30	February 1	March 4	April 28
S. L. Avery.....	1	1	1	1	1	1	1	1	1	1	1
A. B. Dick.....	1	1	1	1	1	1	1	1	1	1	1
Samuel Insull.....	1	1	1	1	1	1	1	1	1	1	1
R. P. Lamont.....	1	1	1	1	1	1	1	1	1	1	1
Victor F. Lawson.....	1	1	1	1	1	1	1	1	1	1	1
Alex Legge.....	1	1	1	1	1	1	1	1	1	1	1
John W. Scott.....	1	1	1	1	1	1	1	1	1	1	1
John G. Shedd.....	1	1	1	1	1	1	1	1	1	1	1
John Stuart.....	1	1	1	1	1	1	1	1	1	1	1
Ezra J. Warner.....	1	1	1	1	1	1	1	1	1	1	1
Total.....	5	6	6	10	8	10	8	7	5	5	6

EXECUTIVE COMMITTEE MEETINGS

Since taking office the Executive Committee has held eleven meetings, with an average attendance of seven out of a membership of ten.

YEAR BOOK

A Year Book of the usual style is in course of preparation and will be distributed to the members in the near future.

COMMITTEES

In addition to the Executive Committee, the following Standing Committees are now in service:

Reception Committee.

Committee on Americanization.

Committee on American Merchant Marine.

Committee on Club Portraits and History.

Committee on Community Service.

Committee on Fort Sheridan and the Great Lakes
Naval Training Station.

Committee on Military Affairs.

Committee on Plan of Chicago.

Committee on Revision of the Constitution and
Legislation.

Committee on Safety Council.

Committee on Community Chest—Appointed by
Executive Committee 12-21-21.

Committee on Chicago Zoological Society—Ap-
pointed by Executive Committee 1-30-22.

SEWELL L. AVERY, *Secretary*

REPORT OF TREASURER

MR. WARNER: Mr. President and Fellow-Members of the Commercial Club: Unless you care for the details, the Treasurer's report will consume but a moment.

The total receipts for the year were \$19,130.53, including a loan, or an amount borrowed, of \$1500. The total disbursements were \$18,536.50. This shortage of receipts as compared with the disbursements is due to the large number of dinners and the unusual number of guests entertained at the expense of the Club.

1921-1922

RECEIPTS

From Former Treasurer (Solomon A. Smith) . .	\$ 2,829.85
From members for guests attending dinners . . .	6,006.00
From members for dues for years 1921-1922 . . .	8,400.00
From members—fines for failure to attend meetings	80.00
From sales of "Chicago Plan" book	225.00
From royalties—publication "Education of Citizenship" . . . . .	.99
From Northern Trust Company for interest on balances	88.69
	<hr/>
	\$17,630.53
Borrowed from Northern Trust Company on demand (note)	1,500.00
	<hr/>
	\$19,130.53

THE COMMERCIAL CLUB OF CHICAGO

DISBURSEMENTS

Banquets and meetings.....	\$10,974.35
Reporting meetings.....	398.82
Year Book.....	1,112.56
Memorials.....	65.00
Printing and stationery	
In connection with dinners..	\$2,261.56
Miscellaneous.....	278.30
Secretary's office expense.....	1,183.25
Treasurer's office expense.....	239.79
Insurance and storage (Club publications)....	57.15
Photographs.....	124.00
Expenses and entertainment of speakers and guests of the Club.....	141.80
Professor Donald McFayden and others—for partial preparation War Records Club mem- bers (project abandoned).....	1,152.26
Miss Mabel McIlvaine—for writing account of the Merchants Club of Chicago	300.00
R. R. Donnelley & Sons Co.—for postage, wrap- ping and delivering "Chicago Plan," "Educa- tion in Europe," and "Vocational Educa- tion" books.....	25.97
570 copies Hon. Reginald McKenna's address "International Trade Finance".....	105.35
President of the Club—for telegraph, telephone and postal expense incurred by him for the Club during year 1921.....	116.34
	<hr/>
	\$18,536.50
On deposit with Northern Trust Company, to be turned over to incoming Treasurer.....	594.03
	<hr/>
	\$19,130.53

EZRA J. WARNER, *Treasurer*

REPORT OF THE FIRST STATE PAWNERS' SOCIETY

MR. SHEDD: In the absence of Mr. John V. Farwell, I herewith present the report of the First State Pawnors' Society for its fiscal year ending September 30, 1921.

This report shows continued excellence of the work of the Society, both as to its financial return to the corporation and more particularly to its helpfulness to its large clientele of deserving borrowers.

Since the report \$200,000 additional stock previously authorized has been subscribed for and issued, making the total capital stock now \$1,000,000.

During the last season of the Legislature, the statute under which the Society is working was amended so as to permit the Society increasing dividends up to 7 per cent per annum and dividends are now being paid on that basis.

For the year ending September 30 last, 13.82 per cent was earned on the capital, 7.81 per cent being earned on the capital and surplus for the year.

The directors feel that the needy public has been greatly benefitted by the operation of the Society.

Respectfully submitted,

JOHN G. SHEDD, *Vice-President*

REPORT OF THE MERCHANTS CLUB FUND

SECRETARY AVERY: This is similar to the last report of Mr. Clow, at whose request I read it:

There is in the possession of the Northern Trust Company the following bonds owned by the Merchants Club:

Two \$1000 five per cent Commonwealth Edison Company bonds.

One \$1000 four per cent Metropolitan Elevated Company bond.

One \$500 five per cent Swift & Company first mortgage bond.

One \$500 six per cent American Telephone & Telegraph Company bond.

One \$500 six per cent C. C. C. & St. L. Railway bond.

Cash on deposit at the Northern Trust Company
\$150.06.

Respectfully submitted,

W. E. CLOW, *Treasurer*

REPORT OF COMMITTEE ON CHICAGO ZOOLOGICAL SOCIETY

MR. BANCROFT: Mr. President, the Committee on Chicago Zoological Gardens has held several meetings, but its investigation and conferences with a committee of the Chicago Zoological Society and members of the County Board in charge of the Forest Preserves have not yet been completed. At the suggestion of your committee, plans relating to the Gardens are being prepared and revised and expert advice has been obtained and a further study of the whole situation is to be made. The Committee expects to be ready to make its final report to the Executive Committee within the next two months.

REPORT OF COMMITTEE ON CLUB PORTRAITS AND HISTORY

SECRETARY AVERY: Mr. Glessner submits this report to the President and other officers and members of the Commercial Club of Chicago:

Representing your Committee on Club Portraits and History for the year 1921-22, I beg to report:

That of the first 240 members of the Commercial Club, photographs of all but one are in hand, bound in three volumes. Each photograph now has the autograph signature of its original—the last signature obtained only a few days ago. These three volumes are at present in the safe charge of one of our members, Mr. Rufus Dawes.

We do not understand that the Club has definitely determined on the final depository for these books, but arrangements should be made either to keep them in its own safety deposit chest, or to place them with some continuing institution as a more or less permanent loan. If the latter, that ought to be done over the signatures of the executive officers of the Club. If lost or injured they could not be replaced.

Photographs of the six or eight most recently elected members are in hand, to be kept until enough are secured to start a fourth volume.

I renew the suggestion made by the Committee a year ago, that the duty of obtaining these portraits might devolve on the Secretary, who when notifying a new member of his election should add that his membership would become effective if he accepted election and sent his photograph on 8 by 10 plate, duly signed, within thirty days.

Several years ago you appointed this Committee, which, named alphabetically, included John J. Glessner, Ernest

A. Hamill, Hugh J. McBirney, Allen B. Pond and Louis A. Seeberger, to prepare a history of The Merchants Club, to be printed privately for distribution among our members. Unforeseen and unavoidable obstacles and conditions have delayed this work, but the history has been written, is now in type and the final proofs have been approved. After printing and binding, some seasoning will be required, all of which can be done during the summer. Barring accidents of fire and flood, we promise delivery early in the fall, before the first meeting of next season.

It has been pleasant to serve the Club, yet your Committee will be grateful for its discharge when this work is done.

The Committee is so widely scattered at the moment that the individual signatures of its members to this report cannot be obtained.

For the Committee on Portraits and History,
JOHN J. GLESSNER

VICE PRESIDENT SHEDD: Gentlemen, you have heard the report as read by the Secretary for Mr. Glessner on Club Portraits and History, in which he makes the suggestion that the report be placed on file, to which I assume there are no objections, but on the suggestion he makes as to the disposal of the books, we will take action tonight as a Club. The Chair would suggest that the Chicago Historical Society would be the proper custodian of this valuable part of the history of Chicago, the activities of the Commercial Club. I only make that as a suggestion, gentlemen. What is your pleasure?

MR. JOHN W. SCOTT: I move, Mr. Chairman, that the President of the Club be authorized to confer with the Chicago Historical Society as to their views on receiving this.

VICE-PRESIDENT SHEDD: Would you go further and advise him to go ahead with the arrangement?

MR. JOHN W. SCOTT: If he can make satisfactory arrangements, yes.

MR. BANCROFT: I second that motion.

(On a viva voce vote the motion was unanimously carried.)

REPORT OF COMMITTEE ON COMMUNITY CHEST

SECRETARY AVERY: Your Committee, appointed under your letter of December 26, 1921, to investigate the Community Chest idea, has been holding weekly meetings since the date of its appointment and has obtained reports from various cities operating community chests. In our considerations we have held the important question is the effect as a whole of this method of raising funds. We find, among other things, the number of givers to social work in the city of Cleveland has been increased from 20,000 in 1912 to 162,500 in 1921 and the amount raised by the community chest method has caused an increase from \$281,500 in 1912 to \$3,838,600 in 1921.

In Detroit the number of givers has been increased from 8,000 in 1917 to 116,000 in 1921, and the amount raised by the community chest method has caused an increase from \$800,000 in 1917 to \$2,306,000 in 1921.

From the evidence which we gather, this tremendous increase in the basis of support for social work has been accomplished with the stimulation of the variety and quality of the social work done and has resulted in a better dollar value for the sums expended.

With these two striking examples in our sister cities, your committee is of the opinion that if the various social agencies and the givers should agree upon this plan, it would be a desirable one for Chicago to undertake. In our opinion, however, before the Commercial Club should assume responsibility of making any recommendation as to the form of raising funds in Chicago, a comprehensive and extended study of the factors involved should be made,

because no plan could be entirely successful unless practically all of the social agencies involved were in full accord.

We find there is already in Chicago a movement toward greater cooperation and cohesion between the various social agencies themselves and the civic bodies interested, such, for example, as the Chicago Council of Social Agencies, the Subscriptions Investigation Committee of the Chicago Association of Commerce, the Associated Catholic Charities, the Associated Jewish Charities, etc.

The Chicago Council of Social Agencies has presented to your committee a plan for a survey of the situation which impresses us as being sound. They have offered to direct and supervise this service. Their plan suggests a method which is free from partisanship and prejudice, either for or against the community chest idea, and the study, irrespective of its conclusion, can only result to the benefit of the community whether the final decision is for or against the community chest.

The plan is devised to secure the information and cooperation from organizations which already have material and knowledge of this subject at hand.

The estimated cost of making this study is about \$10,000, and the time involved is approximately six months. Through the cooperation of the Chicago Council of Social Agencies we obtain the services of their staff and Mr. Reynolds, their director, without remuneration. The expense will cover the cost of assistants and clerical and stenographic work and would be much greater if undertaken in any other fashion.

Your Committee recommends that the Commercial Club finance this study rather than at this time ask the participation or help of other organizations.

In the judgment of your Committee it is important that we should have intelligent opinion as to the desirability of undertaking this method of raising funds, as the matter will be before the community and under discussion pro and

con until some responsible body can express an opinion based upon a comprehensive study and consideration of the whole matter. There is also no question in the minds of your committee that such a study will improve the understanding of the community as to the problems and methods of financing social work, and will help in the elimination of duplication, confusing or wasteful methods.

Respectfully,

GEORGE E. SCOTT
EDWARD F. CARRY
JOHN. W. SCOTT
JULIUS ROSENWALD
E. D. HULBERT
T. W. ROBINSON
WALTER H. WILSON
Chairman

In our deliberations we have had the consideration and devoted help of Mr. Willoughby G. Walling, president of the Chicago Council of Social Agencies, who has sat with us at every meeting, and who has been most helpful in his guidance.

WALTER H. WILSON
Chairman

A suggested plan for selecting committees to have charge of a study of financing methods including financial federations:

I. General statement:

A study, the purpose of which is to assist in determining the most desirable methods of financing social service organizations in Chicago, should include:

(1) An intensive study of the present methods of supporting such agencies in Chicago, as well as a study of the services rendered by them, and

(2) A study of other selected cities whose methods of financing philanthropic organizations may serve to furnish helpful suggestions.

II. Organization of Committees:

The study should be organized and supervised by:

- (a) General Committee of thirty-five members.
 1. Fourteen representatives of the social agencies.
 2. Fourteen representatives of the contributing public.
 3. Seven representatives of the Chicago Council of Social Agencies, who shall be the five officers, the director and associate director.
- (b) Steering Committee of nine members:
 1. Seven members elected by the general committee.
 2. Two members appointed by the Chicago Council of Social Agencies, who shall be the president and the director.

For the purposes of this study, the member organizations of the council, whose financial support is dependent in whole or in part upon private funds, shall be classified into seven functional groups as follows, no agency to be represented in more than one grouping:

1. Child care:

Institutions and agencies caring for or supervising comparatively normal children outside their own families, including day nurseries.

Chicago Association of Day Nurseries
Chicago Foundlings' Home
Chicago Home for the Friendless
Chicago Home for Jewish Orphans
Chicago Nursery and Half-Orphan Asylum
Glenwood School
Illinois Children's Home and Aid Society
Jewish Home Finding Society
Margaret Etter Creche

2. Family Welfare:

All agencies serving families upon the basis of material relief, personal service, employment, and advice toward rehabilitation.

Blue Island Public Welfare Bureau
Chicago Chapter American Red Cross
Chicago Church Federation
Chicago Urban League
Commission on Social Service (Episcopal Church)
German Society of Chicago
Jewish Free Employment Bureau
Jewish Social Service Bureau
Research Bureau of Jewish Charities
Salvation Army
School Children's Aid
Social Service Exchange
Sunbeam League
United Charities of Chicago
Volunteers of America
Vocational Supervision League

3. Health Service, Physical and Mental:

General hospitals, social service departments of hospitals, maternity hospitals, dispensaries, nursing and infant welfare societies, hospitals and sanitariums for special types of physical suffering, mental hygiene, psychopathic and psychiatric service, institutions for mental defectives and social hygiene, including service for the physically and mentally handicapped.

Central Free Dispensary
Chicago Daily News Fresh Air Fund
Chicago Fresh Air Hospital
Chicago League for the Hard of Hearing
Chicago Lying-In Hospital
Chicago Tuberculosis Institute
Chicago-Winfield Tuberculosis Sanitarium
Children's Memorial Hospital
Elizabeth McCormick Memorial Fund
Englewood Hospital
Florence Crittenden Anchorage

Frances Juvenile Home
Home for Destitute Crippled Children
Illinois Social Hygiene League
Illinois Society for Mental Hygiene
Illinois Society for Prevention of Blindness
Illinois Training School for Nurses
Infant Welfare Society
Mercy Clinic
Michael Reese Dispensary
Norwegian Lutheran Deaconess Home and Hospital
Presbyterian Hospital
Visiting Nurse's Association
Vocational Society for Shut-Ins
Wesley Hospital

4. Homes for Adults:

Homes, lodging houses, and shelters for adults.
Chicago Christian Industrial League
Home for Aged Colored People
Home for Aged Jews
Sarah Hackett Stevenson Memorial Lodging House

5. Neighborhood Welfare.

Neighborhood settlements, civic and educational centers,
and community councils.

Abraham Lincoln Center
Arden Shore Association
Association House
Association of Practical Housekeeping Centers
Chase House
Chicago Commons
Chicago Federation of Settlements
Chicago Hebrew Institute
Community House
Eli Bates House
Emerson House
Gad's Hill Center

Henry Booth House
Howell Neighborhood House
Hull House
Lincoln Street Institutional Church
Lower North Community Council
Northwestern University Settlement
Olivet Institute
Second Presbyterian Church
University of Chicago Settlement

6. Protective, Correctional and Legal Service:

Organizations and agencies whose primary service is the aid and protection of individuals and society, including courts.

Anti-Cruelty Society
Catholic Woman's League Protectorate
Central Howard Association
Chicago Law and Order League
Committee of Fifteen
Hyde Park Protective Association
Juvenile Protective Association
Travelers Aid Society

7. Work for Boys and Girls:

Clubs and organization efforts for the benefit of boys and girls.

Big Sisters
Boy Scouts
Chicago Boy's Club
Eleanor Association
Girl Scouts
Young Men's Jewish Charities
Young Women's Christian Association

Each of the foregoing organizations shall appoint two delegates to represent it in its respective group. Each group, thus composed of two delegates from each of its constituent agencies, shall meet and elect two persons from

its own number to represent it on the general committee. Each group shall have the privilege of adding to its membership, if it so desires, other organizations touching the same field of service, but who do not happen to hold membership in the Chicago Council of Social Agencies, provided they are likewise supported by private funds.

The representatives of the contributing public on the general committee shall be elected by such organizations as:

Association of Commerce

Chicago Woman's Club

City Club of Chicago

Commercial Club

Industrial Club

Kiwanis Club

Rotary Club

Union League Club

Woman's City Club.

A little more time is necessary to work out the details of the representation from these groups.

A lengthy discussion was then participated in by a large number of the members present.

MR. BANCROFT: I move you, Mr. Chairman, that the recommendation of the Committee be approved and the report placed on file.

MR. OTIS: I second the motion.

VICE-PRESIDENT SHEDD: The motion is made that the recommendation be acted upon favorably and the Club take up this proposition. We will vote on that now.

(On a viva voce vote the motion was unanimously carried)

MR. WARNER: I will make a motion that the club members be assessed \$100 apiece to advance this survey and put the treasury square.

MR. OTIS: I second the motion, Mr. Chairman.

(On a viva voce vote the motion was unanimously carried)

REPORT OF COMMITTEE ON COMMUNITY SERVICE

SECRETARY AVERY: To the President and Members of The Commercial Club of Chicago:

There has been only one important matter referred to the Committee on Community Service during the past year.

Early in August, 1921, the Chicago Conference on Unemployment, organized by the Chicago Council of Social Agencies, requested that the Commercial Club be represented on their executive committee. This invitation was accepted and this executive committee, representing the commercial forces, the social agencies, and the labor bodies of the city, after a careful study, made plans to meet conditions of unemployment during the winter. The mild weather and the improvement in conditions very materially lessened the problem. The work done, however, had an effect in changing the tone of the newspaper reports to statements of more constructive and thoughtful character and gave assurance to the public that comprehensive thinking was being done in advance.

Through the generosity of The Industrial Club of Chicago and our President, Mr. Insull, funds were raised and a very effective piece of work was done in soliciting and procuring employment.

Respectfully submitted,

GEORGE E. SCOTT

*Vice Chairman, Committee on Community Service in
the absence of the Chairman of the Committee.*

REPORT OF THE COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

MR. PIRIE: The Committee on Fort Sheridan and the Great Lakes Naval Training Station begs to report that through the efforts of Congressman Carl P. Chindblom, the legislation necessary to permit the Chicago, North Shore & Milwaukee Electric Railway to carry out its part of the contract to complete the highway from Fort Sheridan northward (House Bill 241), granting the perpetual easement through the Fort Sheridan reservation, passed the House April 21st, and was reported out of Senate Committee May 12th.

Senators McKinley and McCormick have given their word that they would press the matter as soon as the bill gets to the Senate.

The settlement for real estate commandeered for Naval Station purposes during the war is nearly complete. A number of the contracts were made by Captain Wurtsbaugh, and with the exception of some small parcels of land, regarding which the papers have not yet been fully executed, the entire tract is either paid for or returned to its original owners by agreement.

The activities at the Station have been greatly reduced on account of the appropriation having been cut to \$160,000 for the next fiscal year. No recruit training is being done, and but two trade schools—viz., the Radio School and the Aviation Mechanics School—are being carried on. An effort is being made to increase the appropriation from \$160,000 to \$200,000 for the next fiscal year.

Respectfully submitted,

JOHN. T. PIRIE

REPORT OF COMMITTEE ON MILITARY AFFAIRS

MR. JOHN W. SCOTT: I have a report here, submitted by Mr. Wetmore, the chairman of the Committee. This is Mr. Wetmore's report. He is, unfortunately, away.

No new activities have been referred to this Committee during the past year, and the only business carried over from the previous year has been our work in connection with the rehabilitation of the Illinois National Guard, undertaken at the request of Governor Lowden in December, 1919. The reports of the Committee for 1920 and 1921 covered the scope of the work of the Chicago National Guard Commission, which was created by the efforts of The Commercial Club assisted by the Industrial Club, the Union League Club and the Association of Commerce. We will not dwell on the details of the Commission's work which were covered in the two previous reports, beyond saying that the athletic features developed by the Athletic Committee with the assistance of the Commission continued to bring the best results.

The allotment to Chicago to be recruited by July 1, 1921, was 3970 officers and men. This has since been increased to 5726, the officers and men required for each being as follows:

	Officers	Enlisted Men
131st Infantry.....	61	1126
132nd Infantry.....	61	1126
8th Infantry.....	48	866
122nd Field Artillery	55	674
124th Field Artillery	55	674
202nd Art. Anti-Aircraft.....	23	400

THE COMMERCIAL CLUB OF CHICAGO

	Officers	Enlisted Men
33rd Tank Company.....	4	74
33rd Signal Company.....	4	65
108th Engineers.....	11	195
Headquarters Co. Infantry Brig.....	3	65
Headquarters Co. Artillery Brig.....	3	65
108th Ammunition Train.....	3	65
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	331	5395

The present enrollment is 265 officers of 331 required, and 4206 men of 5395 required. When fully enlisted this will create a divisional organization for Chicago which will be known as the "Thirty-Third Division." In addition, the state of Illinois is allowed to maintain a regiment of colored infantry, known as the "Eighth Regiment," two battalions of which will be located in Chicago and are fully recruited. These troops are federalized but not assigned to a division.

The total receipts from subscriptions amount to \$104,488 and the total disbursements \$98,909.34, leaving a cash balance of \$5,578.66. A statement of the treasurer of the Commission is attached herewith, showing receipts and disbursements in detail as of May 1st, 1922. A call has just been issued for 15 per cent of the amount subscribed, which will produce approximately \$23,000, the greater part of which will be expended in the next two months in stimulating recruiting in the hopes that the division may be enlisted to full strength for the encampment to be held in August.

The recruiting is being done under the direction of Major-General Milton J. Foreman, General Abel Davis, and Col. A. A. Sprague, chief-of-staff, and the military authorities will not from now on look to the Chicago National Guard Commission for direct assistance in this work, but request that the Commission be continued for the purpose of furnishing such financial help as may be needed in the future,

MILITARY AFFAIRS

with the promise on the part of the state and military authorities that the separate organizations will not solicit funds if this is done. It is estimated that the amount per year required after organizations are recruited to full strength will be between \$30,000 and \$40,000 and be used for entertainment, athletic features, etc., funds for which are not provided by the state.

Major-General Foreman, in his letter to the Commission under date of April 22, 1922, in speaking of the Commission's work, writes as follows:

"It is my opinion, which I believe is shared by all officers who have knowledge of the situation, that the assistance and encouragement of the Chicago National Guard Commission have been potent instrumentalities in what has been accomplished and that its continued cooperation, support and assistance will result in completing and maintaining the 33rd Division on a firm and lasting foundation."

From the foregoing we believe that the Club can consider this work as completed and the Committee requests that this be considered as the final report unless matters of importance should develop in the future, in which case they will be called to the attention of the Executive Committee.

Respectfully submitted,

F. O. WETMORE

Chairman, Committee on Military Affairs.

TREASURER'S REPORT

May 1, 1922. Chicago National Guard Commission

Notes receivable	\$ 4,250.00
Accounts receivable	6,387.84
Expenditures	88,271.50
Cash balance	5,578.67
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Receipts	\$104,488.01

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Expenses:

Secretary's office	15,813.26
Secretary's office Furn. and Fix	967.30
Miscellaneous printing	5,124.20
Publicity	9,225.97
Miscellaneous	674.53
Armories (Repairs)	8,757.79
Armories Furn. and Fix	7,586.15
Regimental Serv. and Social	3,333.14
Regimental Headquarters	1,010.05
Service and Social Fixtures	985.62
Industrial Committee	1,069.23
Recruiting Entertainment	11,357.13
Educational	4,879.48
Finances	62.25
Speakers	16.02
Prize money	743.54
Athletics	16,665.84
	88,271.50

	Pledges	1st Inst.	2nd Inst.
Stockyards and neigh- boring concerns	\$ 31,075	\$12,490	\$ 4,608.75
Banks and bankers	48,735	20,614	7,016.25
Board of Trade	4,944	4,084	240.00
Shoes, leather, autos and jewelry	2,350	1,810	135.00
Individuals	250	100	37.50
Railroads	16,155	6,612	3,285.75
Iron and steel	35,350	18,190	4,290.00
Dry goods, mail order, etc.	7,000	2,800	1,050.00
Building material, etc . . .	3,385	2,299	271.50
Grocers and allied trades	5,325	2,672	632.25
Public utilities	18,000	9,000	2,250.00
	\$172,569	\$80,671	\$23,817.00

REPORT OF COMMITTEE ON PLAN OF CHICAGO

MR. WACKER: This is in the form of a letter addressed to Mr. Butler, chairman of the Commercial Club Committee on the Plan of Chicago.

The Chicago Plan made steady progress during 1921. The status of the various projects is as follows:

ASHLAND AVENUE: Court petitions have been filed on all but three of the sections to be widened, but the case has not yet been brought to trial.

CICERO AVENUE: At our suggestion, the new Cicero Avenue bridge to be built over the drainage canal will be 100 feet wide in order to take care of both the Cicero Avenue and Pershing Road traffic when these improvements have been made. We were also successful in getting the design changed from a high level to a low level bridge, thus saving the city \$2,000,000 in the cost of the approaches.

FOREST PRESERVES: During 1921, the Forest Preserve Commissioners of Cook County added 3,487 acres, making the present total forest preserve area 21,516 acres. The zoo project has been started with Mr. John T. McCutcheon at its head.

GOOD ROADS: During 1921, the Cook Country Board constructed 48.81 miles of new pavement at a cost of approximately \$1,800,000.

HARBORS: During 1921, the Legislature passed acts empowering the Sanitary District to create and operate the proposed Lake Calumet Industrial Harbor; and providing for joint action with the state of Indiana in the establishment of the Illiana Transfer Harbor at the Illinois-Indiana state line, as suggested by Col. W. V. Judson.

INDIANA AVENUE: The lake front ordinance provides for the widening of Indiana Avenue to 100 feet, by taking 34 feet on the east side, from Roosevelt Road to the alley north of 16th Street. The continuation of this widening south to 22nd Street was approved by the Board of Local Improvements at a public hearing October 14.

LAKE FRONT: The South Park Commissioners are pushing the lake front development. Piling for the new parkway is already in place between 16th and 23rd Streets, and a start has been made upon the necessary legal procedure in connection with the widening of South Park Avenue. An agreement as to the intersection of South Park Avenue, the new diagonal connection to 22nd Street, and the viaduct approach to the park has been reached, and the final plans are being drawn. Government permission has been given for the extension of Grant Park 314 feet eastward.

MARKET STREET: Widening between Lake and Randolph Streets to provide for the supplemental ramp connecting Market Street with the lower level of South Water Street was approved by the Board of Local Improvements October 14.

MICHIGAN AVENUE: This improvement is nearing completion, and the artists are working on the designs for the sculptural embellishment of the bridge houses. Our recommendation for the location of the Fort Dearborn tablet has been made to the Chicago Historical Society, which is endeavoring to secure the necessary funds for the erection of the tablet.

OGDEN AVENUE: The condemnation suit has been completed and the widening work was begun April 8, 1922.

PERSHING ROAD: The Pershing Road improvement was safeguarded in an ordinance providing for the closing of Bubbly Creek between Halsted Street and Racine Avenue, by including in that ordinance a provision binding adjacent property owners not to erect any structures on a 42-foot

strip of land on each side of the 66-foot wide street dedicated in the ordinance. This will enable the city to widen Pershing Road in that district without having to pay for any buildings.

PETERSON AVENUE: Widening to 100 feet between Ridge and Caldwell Avenues pending in court. Part of the outer circuit extending from Lake Michigan west along Peterson Avenue; southwest along Rogers Avenue and the Indian Boundary line; west for eleven miles along the Desplaines River, and east to the lake along 95th Street.

POST OFFICE: Remains in statu quo.

RAILWAY TERMINALS: Illinois Central Terminal development has been progressing through the final stages of technical study of electrification requirements. A \$50,000,000 stock issue has recently been authorized in connection with their proposed terminal and electrification development.

Construction of the west side railway terminals embraced in the Union Station group has progressed slowly, having been retarded by financial, labor, and other conditions.

RANDOLPH STREET: Widening between Sangamon Street and Ogden Avenue now on trial in County Court.

RIVER STRAIGHTENING: Remains in statu quo.

ROBEY STREET: City ordinances passed and court petitions filed on two small sections.

ROOSEVELT ROAD: Remains in statu quo.

SOUTH WATER STREET: President Faherty of the Board of Local Improvements has announced his intention of filing the assessment roll for the widening suit at a very early date. The ordinance for the two-level construction has not yet been submitted to the Council for passage.

TWENTY-SECOND STREET: Widening up to 120 feet between Michigan and Calumet Avenues, by taking 54 feet on the south side, covered by city ordinance passed April 12, 1922. This ordinance also provided for a 120 foot wide diagonal street connecting 22nd Street and Calumet Avenue with 23rd Street and South Park Avenue; and for widening

23rd Street to the Illinois Central tracks—all as a part of the general lake front development.

WEST SIDE WAREHOUSE DISTRICT: The district between Halsted Street, the Chicago River, Harrison Street, and Roosevelt Road should logically develop into a warehouse and commercial district of the first importance. It borders on the western boundary of the loop and is in the immediate vicinity of four large freight house groups which comprise the freight terminals of over a dozen large railway systems. Inadequate street facilities have prevented such development, but petitions for widening Clinton, Desplaines, and Jefferson Streets to 80 feet between Harrison Street and Roosevelt Road, and Polk and Taylor Streets between Halsted and Canal Streets, were filed August 25th.

WESTERN AVENUE: Petitions for all but one section were filed in court during 1920, and for the remaining section between Lawrence Avenue and 31st Street, January 23, 1922.

ZONING: Chairman Charles H. Wacker is secretary, and Consultant E. H. Bennett is zoning director for the Chicago Zoning Commission, which has just completed its survey, preparatory to drafting a comprehensive zoning ordinance for Chicago.

The educational campaign continues unabated. During 1921, forty stereopticon lectures were given to audiences aggregating 7,580 persons; Marshall Field & Company distributed 30,000 copies of their splendid book, "Chicago, the Great Central Market;" William Wrigley, Jr. gave world-wide distribution to 10,000 copies of the "Public Spirit" book; 100,000 copies of our "Appeal to Business Men" were sent to the business men of Chicago; a new report, entitled "South Water Street Facts," was sent to every property owner in the assessed district; a copy of the Tenth Annual Report of the Plan Commission was sent to each public school teacher whose class is studying the Chi-

cago Plan Manual; a letter concerning the world-wide attention which the Plan Manual has attracted was sent to every school principal and Eighth Grade teacher in Chicago; 150,000 of the Chicago Plan folders were distributed at the Pageant of Progress; three special Chicago Plan stories were supplied to the Associated Press for publication in 1,200 American newspapers; and there has been no diminution in the general publicity secured for the Chicago Plan, in all of which The Commercial Club has been given due credit, in accordance with my invariable custom of never neglecting an opportunity to remind the people and the city of Chicago that they owe the great Plan of Chicago to the generosity and far-sighted vision of the members of the Commercial Club.

I desire at this time again to thank the Club and its members for the continued and continuous support without which little could have been accomplished in carrying out the Plan of Chicago.

Very truly yours,

CHARLES H. WACKER, *Chairman*

VICE-PRESIDENT SHEDD: Gentlemen, I want to remark that the report just read is one of the most interesting that has ever been put before any body in Chicago. I doubt if we all quite understand the full import of the report Mr. Wacker has just made. It is the report of a plan which if carried to complete fruition will really make every man feel proud of saying, "This is my native city."

I believe that there will be a little bit of resentment some day when we get our tax assessment, but I feel that every man in this Club should be prepared to say that while this is a great expense it is a thing we have looked forward to and are glad to have proceed, and instead of feeling resentment, if the taxation should be high, we should all take hold and cooperate to see that there is nothing put into the way of a complete carrying out of this plan.

It is comprehensive. It comprises, as you note, the whole city. There does not seem to be any part left out, and when fully completed it will be one of the grandest monuments to the Commercial Club, and especially to the chairman of that Committee that has done such wonderful work, in the person of Mr. Wacker, that could possibly be built. Personally, I hope the Club will thoroughly endorse the whole Plan, irrespective of the expense which is bound to come.

REPORT OF COMMITTEE ON SAFETY COUNCIL

MR. HAROLD F. McCORMICK: Mr. Chairman and Gentlemen: This is the report of the Safety Council Committee of the Commercial Club; meeting held May 12, 1922, at which Messrs. William Otter and Harry J. Bell, of the Chicago Safety Council, were also present by invitation.

After considering the question, your Committee begs to report that it sees no reason to recommend participation by the Commercial Club, or a sub-committee of it, in the activities of this work, and your committee recommends that the Safety Council Committee of the Commercial Club be disbanded. The Chairman and Vice Chairman have consulted with the officers of the Chicago Safety Council with reference to the selection of a new chairman of its board of directors and also of a president of the Council.

The Chicago Safety Council was an outgrowth of the Fire and Accident Committee of the Association of Commerce, and the Chicago Safety Council is affiliated closely with the Association of Commerce to date, and has its own finance committee. It desires a budget of \$30,000 for this year and is now raising money day by day and week by week to meet its immediate funds, but there has been no drive or combined action to raise the desired funds. The work of the Chicago Safety Council is along the lines of preventing accident and should appeal to commercial institutions and business enterprises, whose interest it is to promote the work of the Council. I append a report submitted by the Safety Council with the request that it be used as the basis of a recommendation to the President of the Commercial Club, or the Executive Committee. It is rather lengthy, but the

data contained in this report is interesting. The Committee is grateful for the kindly assistance rendered by Mr. Avery.

Very truly yours,

HAROLD F. McCORMICK

Chairman, Safety Council Committee Commercial Club.

TO MR. SAMUEL INSULL, *President:*

1. As chairman of your Accident Prevention Committee, I reported on April 29th last the fact that, under the sponsorship of Messrs. E. J. Buffington, Samuel Insull, Charles H. Wacker, Thomas E. Wilson, and your chairman, there was formed the Chicago Safety Council. This organization, thoroughly civic in character, has most effectively functioned since that time, with the result that the community, as never before, has been awakened to the importance of conserving life, limb and property.

2. The Safety Council is now an established institution; its need is apparent and its effectiveness has been demonstrated. The Chairman of your Safety Council Committee has served during the past year as a director of the Safety Council, thus affording the Commercial Club of Chicago representation in the affairs of the organization and an opportunity to follow closely its development and accomplishments.

3. Perhaps the outstanding achievement of the Safety Council, since I last reported to the Club, was the conduct of a No Accident-No Fire Week, October 8th to 14th. This represented an intensive, enthusiastic campaign designed to eliminate accidents and fires, so far as practicable in a great community like this, during a period of seven days. The net result of this effort was a reduction from an average of forty-two accidental deaths per week in Chicago and Cook County to twenty-eight fatalities during the No Accident-No Fire Week, a decrease of 33 per cent; a reduction of 336 or 34 per cent in serious injuries; a reduction of 24 per cent

in the number of fire alarms, with a resultant decrease in fire loss from an average of \$250,000 per week to \$124,000 or 50 per cent. This record was produced at a cost of slightly more than \$11,000, representing about one-eleventh of the saving in fire loss alone. Nor does this computation take into account the saving in life and limb, the value of which is inestimable, or the cumulative effect of the education received by the three million people subject to the Safety Council's influence.

4. Another notable Safety Council achievement during the period in question is the inclusion in the curriculum of the public school system of definite, practical instruction in safety and fire prevention. Sundry organizations and interests had striven for years to bring this about; it was achieved by the Safety Council because of its thoroughly civic and representative organization of twenty committees composed of 324 men and women who voluntarily devote their best thought and energy to this important undertaking. Diligent effort is now being made to have this system extended to the parochial schools and to embrace in the plan the entire Chicago manufacturing zone, in which territory the Safety Council is designed to function.

5. The Industrial Safety Division is now conducting its second school for safety supervisors, the plan involving fourteen evening meetings at which are given combination lecture, pamphlet and round table instruction dealing with the more important principles of safety, fire prevention and kindred subjects. The school is designed to equip men employed by sundry industries, insurance companies, railroads and public utilities to take charge of accident and fire prevention for their respective employers or, if not in charge of this work, to better qualify for their responsibilities. The first school had an average attendance of 475 managers, superintendents, safety and fire prevention supervisors and

others, 283 satisfactorily completing the instruction and being awarded specially prepared diplomas.

6. The Public Safety Division functioned a motor drivers school in which an average of 610 chauffeurs and truck drivers received practical instruction in safety, rules of the road, automobile mechanics, etc., by means of addresses, motion pictures and discussion. Diplomas were awarded to 469 graduates from this school, the first of its kind attempted in Chicago. The plan met with such success that it will again be operated this spring in the belief that by this means there will be formed a nucleus about which will develop an earnest interest in safe and efficient motor vehicle operation on the part of motorists generally, thus minimizing vehicular accidents.

7. The Safety Council also operated a foremen's instruction course from which it graduated 310 men, awarding specially prepared diplomas or certificates of attendance. Through an average attendance of 525 foremen and others at the ten meetings of this course, approximately 50,000 industrial employees were definitely interested in the problems presented. The plan functioned after the fashion of the school for safety supervisors but so operated as to interest and educate foremen, rather than specialists, in accident and fire prevention. The second foremen's instruction course was inaugurated on January 6th and promises to be more successful than the first.

8. During 1921 there were held one hundred and fifteen meetings of divisions and committees, besides which numerous meetings were addressed by members of the Speakers' Bureau and the staff of the Safety Council, this record being exclusive of the meetings cited in Paragraphs 5, 6 and 7 hereof.

9. Other important facts in relation to the Safety Council were enumerated in our last report to the Club. Suffice it to say that the program there explained has not

only been continued but improved upon. The Safety Council recently issued a pamphlet report, entitled, "Making Chicago Safe," containing a resume of the No Accident-No Fire Week plan together with information as to the organization methods in force and other data of interest. This summary is so concisely prepared that your Chairman takes the liberty of including it as a part of this report.

10. An increasingly serious situation confronts Chicago with respect to its automobile accident problem. In the year ended November 30, 1921, 660 people were killed in motor vehicle accidents in Chicago and Cook County, an increase of 120 or 22.2 per cent over the same period of 1920, or more people than were killed in the Iroquois theatre disaster. Included in this record are 243 children under sixteen years of age. Every reasonable action, within the Council's limited financial ability, has been and will continue to be taken to minimize casualties of this character.

11. The operation of the Safety Council at maximum efficiency has been prevented from the beginning by lack of adequate finance with which to conduct its activities. Its affairs have been conservatively and wisely administered and resort made to every practicable means of obtaining funds. The officers of the Safety Council believe that a budget of \$30,000 per year is essential to its altogether successful operation and that a much more constructive work would be done with \$50,000.

12. The income of the Safety Council for general operating expense, from March 1, 1920, when its organization began, to December 31, 1921, aggregates \$22,161.03. This money, in the main, came from industries, banks, railroads and public utilities. The No Accident-No Fire Week fund of \$8,685 came from fire insurance companies, railroads, life, casualty and accident insurance companies and the Chicago Automobile Trade Association, making total receipts of \$30,846.03.

13. It expended during this time \$22,567.92 for general operating expense and \$11,037.77 for the No Accident-No Fire Week, heretofore mentioned, a total of \$33,605.69. Its present financial condition is set forth in the appended statement.

14. Your Committee submits that the prevention of accidents and fires in the community should be looked upon by industrial and commercial interests in much the same manner in which an industry or railroad regards its own safety department, i. e., as an investment which produces substantial returns. To that end the Safety Council deserves and should have liberal support from industry, commerce, banks, railroads, teaming and trucking companies, public utilities, department stores, automobile manufacturers and dealers, operators of truck fleets, life, casualty, accident and fire insurance companies and every organization having a direct or indirect pecuniary interest in the prevention of fires and accidents.

15. While the financial status of the Safety Council is at this time an unsatisfactory one, its officers are confident that means will ultimately be found for its permanent financing. The furnishing of office space and other prerequisites by the Association of Commerce provides a substantial contribution in this direction. Your Committee respectfully recommends that the Commercial Club of Chicago, through its Safety Council Committee or otherwise as may be deemed proper, accord studious consideration to the advisability of directly or indirectly extending financial support to this constructive organization which is doing a practical work of such great humanitarian and economic value to the business interests and the community in general.

16. This financial support, in the judgment of your Committee, might be accorded:

(a) By the Commercial Club endorsing the Safety Council, as an organization worthy of support, either to its mem-

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bers or in some more general manner, and recommending that subscriptions be made to sustain the work of the Council.

(b) By the Commercial Club making an outright subscription to the Safety Council, or

(c) By constituting your Safety Council Committee as a Finance Committee with authority to solicit subscriptions for the Safety Council in such manner as may be regarded appropriate.

Respectfully submitted,

HAROLD F. McCORMICK

Chairman, Safety Council Committee.

The next business on our program will be the report of the Nominating Committee, which report has been placed in the hands of the Secretary, who will now read it.

REPORT OF NOMINATING COMMITTEE

SECRETARY AVERY: The Nominating Committee, Mr. C. H. Markham, chairman, Mr. Edward F. Carry, Mr. Stanley Field, Major A. A. Sprague II, and Mr. Walter H. Wilson, appointed in accordance with Section 8, Article II of the Articles of Association, to nominate officers and elective committees for the ensuing year, recommend the following to be voted on at the Forty-Fourth Annual Meeting to be held at the Chicago Club on May 17, 1922.

For President

MR. BERNARD E. SUNNY

For Vice President

MR. DONALD R. McLENNAN

For Secretary

MR. JOSEPH M. CUDAHY

For Treasurer

MR. JOSEPH E. OTIS

For Members of the Executive Committee to Serve Two Years.

MR. S. M. FELTON

MR. THOMAS E. WILSON

For Reception Committee

MR. GEORGE E. SCOTT, *Chairman.*

MR. E. J. BUFFINGTON

MR. ALBERT W. HARRIS

MR. BENJAMIN CARPENTER

MR. JAMES SIMPSON

NOMINATING COMMITTEE

MR. JOHN W. SCOTT: Mr. President, I move the Secretary be instructed to cast a ballot for the nominees as read, who have been presented to the Club in the usual formal way, as prescribed by the by-laws.

(The motion was duly seconded, and, on a viva voce vote, unanimously carried.)

SECRETARY AVERY: I hereby declare the vote cast.

MR. SHEDD: Gentlemen, the Secretary declares the unanimous vote for the persons recommended by the special Nominating Committee as presented.

PRESIDENT SUNNY: Mr Chairman, Fellow Members of the Commercial Club: When I finished my term as President about seven years ago I felt that I had acquired all the glory that one man should covet; and now that you have made me president of this great Club again I find myself wholly unable to put into language my appreciation, my very deep appreciation, of your kindness and your confidence.

I accept this high office with grateful thanks, and I think I accept it with less hesitation than on the former occasion, because I have very pleasant recollections of that year of association with the Executive Committee and the men generally who were connected with the Club activities.

I thought at the time, and I have thought since, that those men were the most ready and willing with whom I ever worked. They had the right spirit of the obligations of membership in this Club: that it is no blue ribbon affair, or reward for something or other, but on the other hand an opportunity for service for the community.

There has been some suggestion from time to time by some members that we were not doing enough; that we were not in any big undertakings, but the problem is to find something that is worth while. We are in rather warm competition with other civic organizations in Chicago, many of them specializing along certain lines and doing it very well.

We have in competition with us the Association of Commerce, the Citizens' Association, the Civic Federation, the Union League, and that most important organization that has been gathered together in the past few months, the Citizens' Committee, which is doing a remarkable work, at the head of which is our esteemed and beloved fellow-member, Mr. Donnelley and as his right-hand man, that Spartan crusader for good citizenship, Jim Patten, who is not a member of this Club but ought to be, even if he is seventy years of age.

As a matter of fact we are doing a good deal of work. At a recent annual meeting there were thirteen reports of committees. We had a great many reports of committees tonight.

We would like to have your suggestions as we go along. We want to serve you satisfactorily, and we hope at the annual meeting next year we will be able to show at least, if we have not gained much ground, we have held our own. That is saying a good deal too, in view of the record made by the administration going out of office with respect to dinners. The formal dinners this year were the most impressive that we have had for a great many years, and we are indebted to Mr. Insull and his associates for having arranged them.

The meeting then adjourned.

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